

HEALTH

A Publication for Teachers Health Trust Participants



TRAXX

Fall 2012  Volume 11, Issue 3
For Teachers by Teachers

2012 HEALTH FESTIVAL

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p. 11

SCHOOL SUPPLY CONTEST

Attend the Festival to Win
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CATARACTS

Common Condition, Quick Correction
p. 8

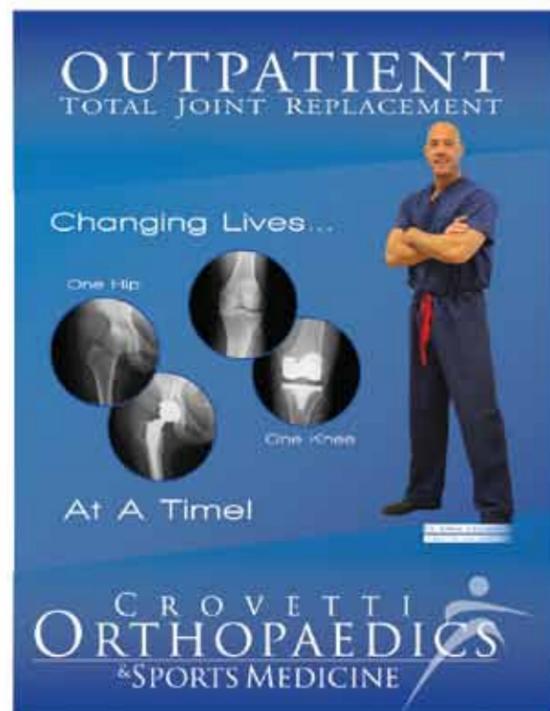
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HEALTH TRAXX

*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

The start of a new school year is a busy time for all of us. At the Health Trust, we have to update all of our records and make sure that the new teachers and their families are enrolled in one of our health plans. We also have to process the claims submitted during the summer months when many of you had elective surgeries and dental work and scheduled your physical exams. While all of this is going on, the intensity of the political campaigns is increasing and the uncertainty that the November elections could have on health care becomes more acute. You can be assured that we are watching these events very carefully and are looking at any possible impact the upcoming elections could have on your health benefits.

The Health Trust recently notified you of certain changes made to your plan. These changes were brought about by the need to keep up with the upward inflationary spiral in health care costs. We were able to negotiate more favorable rates with CVS Caremark for your prescription drugs, yet your benefits in most cases will remain substantially the same as they were with Medco. We have also negotiated to bring the pharmacies at Von's and Safeway into the Exclusive Network, thereby providing a wider range of choice that will not require the provider choice fee of \$10. Keeping up with the increasing cost of health care and its ever-increasing complexities entails the ability to make changes quickly that have the least possible impact on you. Make no mistake, however; health care costs are increasing and the Trust cannot absorb 100% of the increases as long as CCSD is not willing to increase the amount it funds for your benefits.

Inside this edition is some information about submitting documentation in a timely manner. I cannot stress too much the importance of this information. With about 36,000 people enrolled in a Health Trust plan, it is important that we have the most current information. Address and marital status changes, dependent information and email addresses are vital to enable the eligibility department to be able to keep track of you and to ensure that the appropriate people are receiving benefits. We can't contact you if we do not know how to find you and this could be costly to you in certain instances. In addition, during the course of some routine eligibility audits, we have found that there are some dependents on the plan that have received benefits but are not eligible for coverage. This is costly to the plan and reduces the funds available for those of you who are entitled to the benefits that the Health Trust has to offer. It takes a few minutes to update your information – please do so when necessary.

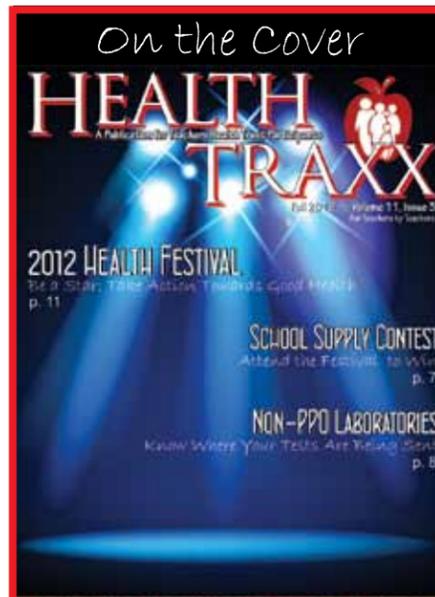
All of us at the Health Trust look forward to serving you to the best of our ability during the upcoming school year. Thank you for your support and don't forget the Health Festival on October 20.

Sincerely,

Peter Albert
Chief Executive Officer
August 2012

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The 2012 event season is upon us and, like every year, we can't wait to see each and every one of you.

Be sure to dive into this issue of *Health Traxx* to get more information on the 2012 Health Festival as well as the Breast and Prostate Cancer Awareness Campaign.

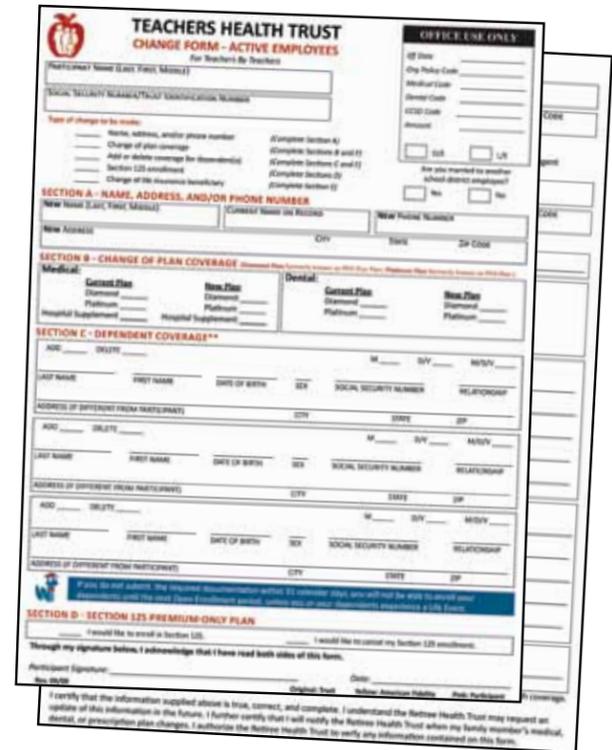
2012 OPEN ENROLLMENT

Open Enrollment for active employees will begin October 15, 2012. All changes will become effective January 1, 2013. All participants may utilize the online open enrollment option in lieu of the mailed packet. Beginning October 15, log on to www.teachershealthtrust.org and select the Open Enrollment link.

The 2012 Open Enrollment Form may be completed and submitted online. Once you have completed the form, simply click Submit. If you do not have access to complete the form online, you may contact the Service Department at (702) 794-0272 and request a Change Form be sent or e-mailed to you. 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 Wednesday, November 15, 2012.

You will receive information regarding the online Open Enrollment instructions and plan changes the week of October 8, 2012.

Be sure to visit us at www.teachershealthtrust.org today to find all the resources and information available to you!



2012 BACK-TO-SCHOOL IMMUNIZATION WORKSHOP

The 2012 Back-to-School Immunization Workshop was held at the Trust on Wednesday, August 8. This year, the Trust was able to ensure that 134 immunizations of school-aged dependents were completed just prior to the commencement of the 2012-2013 academic year.

The annual workshop has come a long way since the inaugural event in Fall of 2009. Nonetheless, the Trust is always happy to receive feedback from our participants so that we can continue to improve our programs.

We are very happy to note that the fourth year shows that the increase to the number of dependents in attendance continues to rise with each offering. We hope this trend will continue as our community comes to know just how quick and easy the process here at the Trust proves to be.

The Trust would like to thank the Wellness Group once again for partnering with us for this event as well as all the young men and women who braved their immunizations for the upcoming school year.

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New Patients: Get a \$100 Gift Card towards Dental Treatment

TRUST TIDBITS

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.teachershealth-trust.org), you can find the latest benefit and event information online through our Facebook and Twitter pages. The Trust is here to help you kick off the school year happily and march into the future healthily!

Trust Office Closures

The Teachers Health Trust will be closed on Friday, October 26th in observance of Nevada Day; Monday, November 12th in observance of Veterans Day; and Thursday, November 22nd through 23rd for the Thanksgiving holiday.

Find Your Subscriber ID#, Win \$25.00

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



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 "broken bone."

BO NE

(1)

BRRRAISEAN

(2)

the best policy

ST

(3)

əɪpɒəuɪd cake

(4)



(5)

EGGS EGGS EGGS EGGS
EGGS EGGS EGGS EGGS
EGGS EGGS EGGS EGGS

See answers on page 24.

CVS CAREMARK

The Trust's New Prescription Benefit Partner

NEW EXCLUSIVE NETWORK PHARMACIES ADDED

The Trust is pleased to announce that it has worked with CVS Caremark to add additional retail pharmacies to its Exclusive Pharmacy Network for your convenience. That means you can utilize all of the below pharmacies for the lowest retail co-pays or co-insurance.

Effective on September 15, 2012 we will be expanding the Exclusive Pharmacy Network for retail medications with the addition of all Von's/Safeway pharmacies and the Lin's Pharmacy in Overton. Please choose a pharmacy from the updated list of participating pharmacies

- CVS Pharmacy
- Wal-Mart/Sam's Club
- Von's/Safeway
- Lin's Pharmacy in Overton

If you chose a pharmacy outside of the Exclusive Pharmacy Network, you

will continue to be assessed the \$10 Pharmacy Choice Fee (in addition to your regular prescription copay). As a reminder you can continue to use the CVS Caremark Mail Service Pharmacy to fill your long-term prescriptions.

For your convenience, there's no need to return to your current pharmacy to transfer your prescription. Your prescription bottle has the necessary information for transferring your prescription.



Then all you have to do is:

Call or visit your new participating pharmacy and have your prescription bottle on hand to provide the necessary information on the label to the pharmacist. Your new pharmacy will handle the rest.

Questions? Visit Caremark.com or call Customer Care using the toll-free number on the back of your Prescription Benefit Card.

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HELPING BUILD FUTURES

School Supply Contest

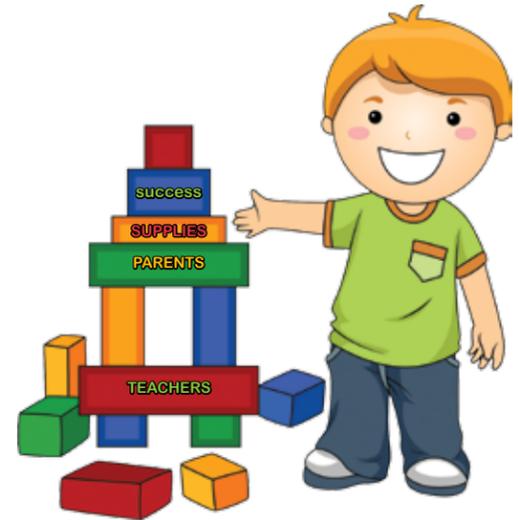
In order to participate:

- ✓ You must be a licensed employee with the Clark County School District.
- ✓ You also must be active and eligible in one of the insurance plans offered by the Teachers Health Trust.
- ✓ Select a team captain to represent your school. The team captain should then contact the Trust's Wellness Division at (702) 866-6192 or via e-mail at wellness@teachershealthtrust.org to request a roster.
- ✓ You have to sign your school's roster located at your site's front office and must be registered for the 2012 Health Festival.
- ✓ Team captain must submit their roster to the Teachers Health Trust by Tuesday, October 23, 2012.

The schools with the highest attendance will win school supplies for their locations. There will be three (3) winners in each school category: Elementary, Middle and High Schools.

Each 1st place winner will receive a gift certificate valued at \$1,500. 2nd place will receive a certificate valued at \$1,000 and 3rd place will receive a certificate valued at \$500.

To preregister online for the 2012 Health Festival, please visit the Trust's website at www.teachershealthtrust.org. In addition, you may e-mail any questions to the Wellness Division at wellness@teachershealthtrust.org or via phone at 702-866-6192.



To WIN School Supplies for Your School is Simple

- 🍏 You must be an active and eligible Participant with the Teachers Health Trust.
- 🍏 Select a team captain at your school and collectively form a group of your peers to represent your school.
- 🍏 Pledge to attend this year's 2012 Teachers Health Trust Annual Health Festival by signing your school's roster, located at your site's front desk.
- 🍏 Have the highest attendance at this year's 2012 Teachers Health Trust Health Festival.
- 🍏 Come together and make a difference at your school, tell a colleague.

CATARACTS: COMMON CONDITION QUICK CORRECTION



Forty may be the new 30, but your eyes may not have received the memo yet. The fact is, we might feel younger than our years, but some body parts still wear out, right on schedule.

The lens of the eye is one of those parts. We're living longer, but our eyes aren't keeping up. Surgery to remove cataracts, which routinely form in older eyes, is the most common surgery in the United States.

And, according to cataract-specialist Alice Sterling, OD, it's the safest and most effective surgery too. She gives the low-down on the condition:

"The lens works like a magnifying glass inside your eye," she says. "As the magnifier ages and changes, you can start to develop yellowish or opaque spots on it that will cause your eyesight to deteriorate significantly, with cloudiness and blurring the most common result."

Cataracts are pretty much unavoidable. About half of adults between 65 and 75 develop them, and after 75, that number goes way up.

But don't let your eyes make you feel old. Cataracts can grow for several years without any signs, and glasses can often postpone surgery. Once surgery is needed, no need to worry.

The procedure is outpatient, painless and comes with a quick recovery – with normal activities resuming in just a few days. The surgeon just replaces the clouded lens with a fresh, clear implant – it typically takes less than a half-hour.

It's a cliché to say "sight is precious"—but that's exactly how we feel. Sight can also be the sense on which your very livelihood hinges. That was the case for one of Dr. Sterling's patients, a woman who draws for a living.

FROM CLOUDED COLORS TO CLARITY

Imagine drawing for living and, after years of clear vision and a successful career, suddenly the world looks different. It would be devastating. That's what happened to 72-year-old Dell

Healy. The freelance illustrator began noticing she was unable to see the nuances of different shades of color. A trip to her optometrist, Dr. Sterling, confirmed her cataracts had gotten bad enough to warrant surgery.

Her doctor reassured her about the relative simplicity and safety of the procedure.

A few days later, surgeon Dr. Harry Pappas gave Dell her colors back.



"I was wide awake the whole time and felt no pain," Dell remembers. "After a few minutes, I asked Dr. Pappas, 'When are you going to start the operation?' He laughed and then he told me, 'You're all done—it's over.' I was back home in less than two hours."

Within a few hours, Dell's vision had improving dramatically.

"I'm reading books and newspapers again, and I can watch television without wearing my glasses," she says. "But the best part of all is that I can see colors again."

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In fact, as an affiliate of both the world-renowned **Jonsson Comprehensive Cancer Center at UCLA** and **The US Oncology Network**, which is one of the largest oncology networks in America, we are now conducting over **170 clinical research studies** to treat patients with all different types of cancer – more than all other Nevada cancer treatment centers combined.

There are thirteen Comprehensive Cancer Centers of Nevada treatment facilities in Southern Nevada. Visit our website for details. ccnevada.com

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In partnership with **Office Depot**, the Trust is pleased to announce a new offering to its teachers. Beginning October 20, 2012, teachers will be able to take advantage of newly negotiated discounted pricing on both school and personal office supplies.

You can shop online, or at any of the conveniently located retail locations. The savings, as much as 30-40% on many individual items, is substantially lower than many retail box stores.

Best of all, you can shop whenever you want, whenever you need. Enjoy the savings all year long!



“Why run all over town looking for small discounts, when you can get big, big savings from Office Depot?”

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2012 Health Festival

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Health Festival Preregistration

The annual Health Festival is quickly approaching, and to prepare for the largest event in the school district, the Teachers Health Trust in conjunction with the Clark County Education Association has confirmed dates, times and locations for all eligible employees and retirees who wish to preregister for the event.

All CCSD-licensed personnel and retirees are encouraged to preregister themselves, their dependents and guests for the Health Festival. Preregistering for the festival affords you many benefits, including discounted flu vaccinations for your family and early access to all the forms needed to obtain vaccinations and screenings during the festival.

SAVE TIME & MONEY

Preregistration saves you valuable time on the day of the Health Festival for you, your dependents and guests. Preregistration for the Health Festival will allow you to:

- Enter the festival without waiting in the event day registration line to receive your wristband (required to enter).
- Receive and complete all appropriate forms needed to obtain your flu vaccination, pneumonia vaccination, blood glucose test and/or cholesterol test.
- Utilize a flu vaccination line designed specifically to accommodate and thank you for taking the time to preregister.
- Ensure you have quicker access to vaccinations and screenings.

All CCSD-licensed personnel and retirees eligible to enroll in a Teachers Health Trust or Retiree Health Trust plan are entitled to receive free flu vaccination, but dependents and guests will be charged \$25 apiece. By preregistering, guests and dependents will receive a discount coupon for \$5 off the cost of the flu vaccination.

NOW ONLINE

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

For your convenience and per your request, you may now preregister for the Teachers Health Trust Annual Health Festival online at www.teachershealthtrust.org. For those of you who would prefer to continue face-to-face preregistration, the Trust has designated three days (October 9, 11 and 16) for your convenience. Additionally, you may stop by the Trust any time during regular business hours from October 8-16, and ask for a Wellness Representative. He/she will assist you with preregistration. You may also register on site the day of the event.

PREREGISTRATION REQUIREMENTS *(NO EXCEPTIONS WILL BE MADE)*

- You **MUST** have a valid **CCSD picture ID** or **driver's license**; and
- You **MUST** have a **Teachers Health Trust Diamond/Platinum ID card**, **Retiree Health Trust ID card** or **recent paycheck stub**.
- You **MAY ONLY** preregister yourself and dependents/guests.
- **All licensed personnel wishing to register must be present!**
- **Please note that these requirements apply to participants registering on the day of the event as well.**

2012 Talent Show

STUDENTS OF THE CLARK COUNTY SCHOOL DISTRICT ARE INVITED TO THE 2012 HEALTH FESTIVAL TO DEMONSTRATE THEIR TALENTS IN:

Comedy
Dance

Instrumentation
Literary

Magic
Song

The Trust knows that teachers and parents alike take great pride in watching our local students excel in their many endeavours. The annual art contest has long been a tradition for helping our creative students express their artistic abilities. The Trust felt that there were many other talents, though, that we have yet to shine a spotlight upon. We are happy to announce that, along with the return of the Art Contest, the 2012 Health Festival will also include our first talent show.

We hope that you will take this chance to encourage all of the children of the CCSD to take part in this year's festival by entering one or both of the 2012 contests. We look forward to seeing all the young talent our community has to offer.

Performance Eligibility

- All Students K-12 attending Clark County Schools are eligible.
- Each school will be responsible for selecting and submitting a maximum of 3 talent individual or group entries (three separate performances) per school.
- One person or one group may represent each school.
- Application must be submitted by October 4, 2012. Access the application online at www.teachershealthtrust.org.
- The Teachers Health Trust Wellness Division will select 1 entry to represent each school and perform at the 2012 Health Festival.
- Applicants will be notified of acceptance via e-mail and/or phone call.
- Applicant packets will be delivered to your school via school mail at least 1 week prior to the event.
- Contact the Trust Wellness Department if you would like to do a brief rehearsal the Friday prior to the event from 2-5 p.m., space will be limited.

Performance Rules & Guidelines

- Performers will be divided into three categories based upon grade: K-5, 6-8, and High School.
- Performances must fall into one of six types: Song, Instrumentation, Dance, Comedy, MAGIC or Literary (i.e. poetry, stage, etc.).
- Performance groups may consist of 1- 5 members.
- Individual performers and/or groups may not take part in multiple acts. Performers may only partake in a single solo or group act.
- Each act will have 5 minutes to set-up, perform, and teardown.
- Each act must be available 45 minutes prior to their time of performance for red carpet photos.

Judging & Guidelines

- Performances will be judged via ballot by attendees at the 2012 Health Festival.
- Performances that capture the spirit of the 2012 theme is not mandatory, but is highly recommended.
- Performances will be judged on two categories, each worth up to 5 points for possible total of 10 points.
- Presentation - Poise, Stage Presence, Costume & Theme
- Performance - Skill Level, Energy & Audience Appeal

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Who Should Get Vaccinated This Season?

According to the CDC, everyone at least 6 months of age should get a flu vaccination, especially the following people:

- People who are at high risk of developing serious complications like pneumonia if they get sick with the flu, such as:
 - People who have certain medical conditions including asthma, diabetes, and chronic lung disease.
 - Pregnant women.
 - People 65 years and older.
- People who live with or care for others who are high risk of developing serious complications. This includes household contacts and caregivers of people with certain medical conditions including asthma, diabetes, and chronic lung disease.

GETTING PREPARED

for Flu Season

Flu season is upon us once again, and the Trust is urging all participants to attend the 2012 Health Festival in order to get their vaccination. Influenza is contagious, affects the lungs and can lead to more serious illnesses such as pneumonia. Young children, older people, pregnant women and those with certain chronic conditions such as diabetes, asthma and/or heart disease should be sure to be vaccinated annually as they are at increased risk of serious flu-related complications. That being said, even younger, healthy people are at risk of illness that may result in missed work, school or hospitalization.

The Center for Disease Control recommends that everyone six months of age and older receive a flu vaccination as the primary protection from the virus. Getting the flu vaccine early each flu season is optimal since the vaccine will last throughout the flu season. While there are numerous different and variant strains of flu viruses; each year, the vaccine produced is created to protect against the three predominant strains of the current flu season.

Yes, flu viruses can change from one season to the next or even within the course of one season. This may sometimes result in a less than optimal match between the viruses within the vaccine and those currently circulating. Nonetheless, even when the vaccine is not an optimal match, receiving the flu vaccine is the best protection from influenza since antibodies made to respond to one strain can provide protection against other related strains. For these reasons, even during seasons when there is a less than ideal match, CDC continues to recommend flu vaccination, especially for those at high risk.

One of the primary goals of the annual Health Festival is to ensure that our participants and their dependents have a date and location where they can all easily receive their annual flu vaccination. We highly urge you to join us on October 20, 2012 at Cox Pavilion to ensure you're prepared for flu season.



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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) 866-6192 or e-mail at wellness@teachershealthtrust.org.



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BREAST CANCER PREVENTION: *How to Reduce Your Risk*

Breast cancer prevention starts with healthy habits — such as limiting the amount of alcohol you drink and staying physically active. Understand what you can do to prevent breast cancer.

If you're concerned about breast cancer, you may be wondering if there are steps you can take toward breast cancer prevention. Understand the lifestyle factors that may affect your risk of breast cancer and what you can do to stay healthy.

What can I do to reduce my risk of breast cancer?

Breast cancer prevention begins with various factors you can control. For example:

- **Limit alcohol.** The more alcohol you drink, the greater your risk of developing breast cancer. If you choose to drink alcohol — including beer, wine or liquor — limit yourself to no more than one drink a day.
- **Control your weight.** Being overweight or obese increases the risk of breast cancer. This is especially true if obesity occurs later in life, particularly after menopause.
- **Get plenty of physical activity.** Being physically active can help you maintain a healthy weight, which, in turn, helps prevent breast cancer. For most healthy adults, the Department of Health and Human Services recommends at least 150 minutes a week of moderate aerobic activity (think brisk walking or swimming) or 75 minutes of vigorous aerobic activity (such as running), in addition to strength training exercises at least twice a week. If you're just starting a physical activity program, start slowly and build intensity gradually.
- **Breast-feed.** Breast-feeding may also play a role in breast cancer preven-

tion. The longer you breast-feed, the greater the protective effect.

- **Discontinue hormone therapy.** Long-term combination hormone therapy increases the risk of breast cancer. If you're taking hormone therapy for menopausal symptoms, ask your doctor about other options. You may be able to manage your symptoms with non-hormonal therapies, such as physical activity. If you decide that the benefits of short-term hormone therapy outweigh the risks, consider using the lowest dose that's effective for your symptoms, and plan to use it only temporarily.



- **Avoid exposure to environmental pollution.** While further studies are needed, some research suggests a link between breast cancer and exposure to the polycyclic aromatic hydrocarbons found in vehicle exhaust and air pollution.

Can a healthy diet prevent breast cancer?

Research shows that eating a diet rich in fruits and vegetables doesn't offer direct protection from breast cancer. In addition, a recent study of dietary fat and breast cancer showed only a slight decrease in the risk of invasive breast cancer for women who ate a low-fat diet. However, eating a healthy diet may de-

crease your risk of other diseases, such as diabetes, cardiovascular disease and stroke. A healthy diet can also help you maintain a healthy weight — a key factor in breast cancer prevention

Is there a link between birth control pills and breast cancer?

Current evidence suggests that use of oral contraceptives doesn't increase the risk of breast cancer. While older research showed a slight increase in risk, those studies included pills with higher estrogen doses than what's available today. In addition, the older research showed that 10 or more years after stopping oral contraceptives, the risk of breast cancer returned to the same level as that of women who never used oral contraceptives.

What else can I do?

Be vigilant about breast cancer detection. If you notice any changes in your breasts, such as a new lump or skin changes, consult your doctor for an evaluation. Also, ask your doctor when to begin mammograms and other

screening procedures to detect breast cancer.

Remember, it's not always possible to prevent breast cancer. By practicing healthy habits, however, you're taking an active role in breast cancer prevention.

Reprinted from MayoClinic.com article "Breast Cancer Prevention"

Your Vote. Your Voice. Your Choice.

As an educator and a professional, **YOU** are the best advocate for your profession, your students, and the future of education in Nevada—but your voice won't be heard unless you register to vote.

Register to vote so that your voice can carry all the way to Carson City, along with the more than 24,000 teaching professionals in our state.

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2012 Breast Cancer Awareness Campaign September, October & November

LAS VEGAS AREA

The Teachers Health Trust, in conjunction with Lifesigns, The Breast Center at Sunrise and Steinberg Diagnostic Medical Imaging, proudly invites you to join us for the 18th 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 on the other side of this flyer. To receive your free exam, follow the simple steps below:

Step One: Call to Schedule Your Appointment

Contact one of the sites listed on the other side of this flyer 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.

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) 866-6192 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.

The Breast Center at Sunrise

(855) 445-2246

**3006 S. Maryland Pkwy., Suite 250
Las Vegas, NV 89109**

Saturday, September 8 - 8 a.m. to 4 p.m.
Saturday, September 22 - 8 a.m. to 4 p.m.
Saturday, November 17 - 8 a.m. to 4 p.m.

Steinberg Diagnostic

(702) 732-6000

**2767 N. Tenaya Way
Las Vegas, NV 89128**

Saturday, September 15 - 7:30 a.m. to 1 p.m.
Saturday, October 6 - 7:30 a.m. to 1 p.m.
Saturday, October 13 - 7:30 a.m. to 1 p.m.
Saturday, November 3 - 7:30 a.m. to 1 p.m.

Lifesigns

(702) 948-0013

**9065 S. Pecos Road, Suite 190
Henderson, NV 89074**

Saturday, September 15 - 7 a.m. to 11:30 a.m.
Saturday, September 22 - 7 a.m. to 11:30 a.m.
Saturday, October 6 - 7 a.m. to 11:30 a.m.
Saturday, October 13 - 7 a.m. to 11:30 a.m.
Saturday, November 3 - 7 a.m. to 11:30 a.m.
Saturday, November 10 - 7 a.m. to 11:30 a.m.

The dates and times listed are provided for those participants that require both a breast exam and a mammogram. Participants that have a referral from their personal physician are encouraged to schedule appointments at a date/time other than indicated above, or during the facilities regular business hours.

MESQUITE AREA

The Teachers Health Trust, in conjunction with Mesquite Women's Clinic and the Mesa View Regional Hospital, invites you to join us for the 18th 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:

1. Schedule an Appointment with Dr. Edward Ofori at Mesquite Women's Clinic

1301 Bertha Howe Ave., Suite 2, Mesquite, NV 89027, (702) 345-2122.

2. Cut Out and Complete the Coupon Below

Be sure to provide all required information and include your Trust ID number.

3. 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.

4. 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 the coupon below to your appointment and have the technician complete the mammogram portion of the coupon.

5. Return the Coupon to the Trust for Reimbursement

Return the completed coupon 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

_____ Date
Dr. Edward Ofori (please sign)

_____ had a mammogram on _____
Participant Name Date of Mammogram

_____ Date
Radiology Technician (please print) Radiology Technician (please sign)

Teachers Health Trust Prostate Cancer Awareness Campaign

September, October & November 2012

The Teachers Health Trust is proud to announce the sixth 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 Medical 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 coupon below 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 09/01/2012 - 11/30/2012)

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



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



The WellFit for Life program often serves as a starting point on a journey towards a more healthy lifestyle. For the Trust, another benefit is that it reveals outstanding individuals striving to better both themselves and the community despite the obstacles life places before them. The 2012 program brought just such a person to our attention yet again in Cassandra Giffords of Rancho H.S.

Cassandra began teaching 13 years ago in Utah after spending numerous years overseas working in social services. For the last seven years, she has been with the CCSD where she specializes in English and Special Education.

This year, Cassandra and a close friend decided to participate in the Well-Fit program to continue their efforts at leading a healthy lifestyle. For her, it served to complement her cycling training and stay one step ahead of weight issues. Unlike so many of her peers, though, Cassandra took on the program while also continuing to face another challenge that has played a large role throughout her life, Crohn's Disease.

Crohn's disease is an inflammatory bowel disease that causes inflammation

of the lining of the digestive tract. Inflammation from Crohn's disease can impact various areas of the digestive tract, resulting in a myriad of issues including but not limited to abdominal pain and malnutrition. In severe and untreated cases, the disease can cause debilitating pain and may also lead to life-threatening complications.

It would be both understandable and justified for any individual suffering from Crohn's Disease to write off the possibility of competing in programs such as WellFit. That being said, one only needs to spend a few minutes with Cassandra to recognize that there is far too much fighting spirit within her to ever accept the idea that Crohn's would dictate what she can and will accomplish.

Fortunately, Ms. Giffords has plenty of support to accompany her own spirit. She is quick to point out how great a role her friend played in her success as well as all the support she received from her children and colleagues. While Cassandra prefers to lead a more private life, she also openly acknowledges that the encouragement she received from those who knew of her participation was a key component in keeping her focused and motivated throughout the program.

In the end, Cassandra points out to me that Crohn's Disease is not what defines life but merely another challenge set before her. Astonishingly, though, she believes it is a part of what has made her strive to be a competitive leader and make personal responsibility part of her life culture. Few of us could express it better. Of course, that is exactly why Ms. Giffords is our 2012 Lifetime Achievement Award winner.

*Philip A. DiGiacomo, Contributor
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.



**YOU MUST FILE A
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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.





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 5. A dozen eggs

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