

HEALTH

A Publication for Teachers Health Trust Participants



TRAXX

Fall 2013 ☼ Volume 12, Issue 3
For Teachers by Teachers



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Awareness Campaigns*

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Announcements, Closures and Important Dates



Welcome New Teachers

Welcome to the Clark County School District and the health insurance provider that is proud to serve its instructors: the Teachers Health Trust! We strive in many ways to ensure that you receive medical, dental and vision benefits of the highest quality. 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 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:

- Monday, September 2nd in observance of Labor Day;
- Friday, October 25th in observance of Nevada Day;
- Monday, November 11th in observance of Veterans Day; and
- Thursday, November 28th through 29th for the Thanksgiving holiday.

Health Festival Hiatus

The annual Health Festival shall go into a temporary hiatus. The Teachers Health Trust is in the process of reviewing, revising and retooling the logistics of our annual Health Festival. We look forward to a triumphant return of the annual event in the near future.

HEALTH TRAXX
The Teachers Health Trust
Quarterly News Publication

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

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

Teachers Health Trust
c/o Philip DiGiacomo
P.O. Box 96238
Las Vegas, NV 89193-6238

Board of Trustees
Rebecca Moores, Brad Truax,
Patrick Collins' Kerri Soper,
Gloria Mason & Michael Steinbrink

Editor & Publications Coordinator
Philip A. DiGiacomo

Layout & Design
Philip A. DiGiacomo

ADVERTISEMENTS

This publication is made in part by the generous donations of network providers and non-profit community organizations. Individuals or companies interested in advertising opportunities in *Health Traxx* should contact Philip DiGiacomo, Director of Health Promotions and Support Services, at wellness@teachershealthtrust.org or contact the Teachers Health Trust Wellness Division at 702-866-6192. An advertisement in the *Health Traxx* publication does not mean the Trust endorses the provider or service. Ad purchase space is based on a first-come, first-served basis, and advertisers are preferred to be a part of the Teachers Health Trust Provider Network. Other organizations, such as non-profit local or national health agencies or for-profit companies with a valid business license, may advertise once approved by the Teachers Health Trust Special Events Committee.

A MESSAGE FROM THE CEO



Welcome back to the beginning of another wonderful school year. The staff here at the Teachers Health Trust would like to wish each and every one of you a successful and exciting school year.

The Teachers Health Trust was founded by Teachers for Teachers to meet the special needs of teachers. It is our continuing goal to provide you the assistance you need in achieving your personal goals regarding both your health as well as the health of your family.

Our Service Team is here to answer your questions and provide any additional resources you may need. Our Case Management Department is staffed by two full-time RN Case Managers, available to assist you in navigating the health care maze. In short, the Trust is here for you! Please contact us if you have any questions regarding your health benefits.

In addition to our programs and service, you will receive a copy of this quarterly publication, *Health Traxx*, which contains important information for you and your family in respect to your benefits and Health Trust events. This issue of *Health Traxx* addresses two of the many Trust programs designed to assist you in your pursuit of optimal health: the annual Breast and Prostate Cancer Awareness Campaigns.

You are encouraged to take some time from your busy schedule to take advantage of these outstanding campaigns. Taking care of yourself is one of the best gifts you can give to your family and friends.

Please visit our website, www.teachershealthtrust.org for additional information about the Trust.

Sincerely,

Michelle Spellman
Michelle Spellman
Chief Executive Officer
August 2013

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MENTAL MUSCLE EXPRESS

Boost your brain power by solving these puzzles. See if you can uncover the meaning in these words, letters, symbols and positions. Each puzzle represents a common word, phrase, expression, person or place.



The example below is "spring break."

SPR ING

(1)

FISH

WATER

(2)

GOOUT

DATE

DATE

(3)

ALL ALL ALL ALL ALL
Athlete
ALL ALL ALL ALL ALL

(4)

MUSKET
MUSKET
MUSKET

(5)

@eee

See answers on page 12.

2013 Open Enrollment

Open Enrollment for active employees will begin October 14, 2013. All changes will become effective January 1, 2014. All participants may utilize the online open enrollment option in lieu of the mailed packet. Beginning October 14, log on to www.teachershealthtrust.org and select the Open Enrollment link.

The 2014 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 13, 2013.

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!

2013 Back-to-School Immunization Workshop

The 2013 Back-to-School Immunization Workshop was held at the Trust on Wednesday, August 7. This year, the Trust was able to ensure that the necessary immunizations of school-aged dependents were completed just prior to the commencement of the 2013-2014 academic year.

The annual workshop continues to grow and evolve but 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 fifth year shows a steady increase to the number of dependents in attendance and we hope it continues to rise in 2014 as our members learn how quick and easy the process here at the Trust proves to be.

We 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.



Today's Fight Against Cancer

Modern Testing and Treatment Continues to Tip the Scales in Your Favor

The annual Breast and Prostate Cancer Awareness Campaign was created to assist our participants in maintaining good health and determining symptoms early so that they have the optimal time line in which to treat and overcome cancer. That being stated, the Teachers Health Trust understands the anxiety that can manifest when considering the profound impact that being diagnosed with cancer can have on an individual and their family. Nonetheless, knowledge is always better than the alternative and, thanks to modern medicine, this statement is truer now than ever before in history.

Testing and Results

It is pivotal to begin by understanding that successfully treating and beating cancer begins with regularly scheduled testing. The earlier that any abnormalities are found, the more rapidly the Trust's Case Management team can get started in ensuring that you have all of our available resources lined up to assist you.

Each year, eligible participants should be sure to join us for the numerous programs available to help you maintain a healthy testing schedule. Doing so is key to ensuring that optimal time line so crucial to successful treatment. The best part of staying on top of your testing schedule is that, statistically, you will almost always receive the same result...a-okay. In the rare instance that this is not the case, the regular schedule will prove invaluable.

That Rare Instance

If after testing, the results show abnormalities and that cancer may be present, follow-up diagnostic testing will be scheduled to confirm whether they are, indeed, cancerous and to provide

more specific information about the type and stage. It is at this time that the first benefits to regular testing will become crystal clear, because this follow-up testing, also known as staging, will be used to determine whether the cancer has had the opportunity to spread to any other part of the body. The sooner any cancers are caught and diagnosed, the better the chances that they have not had the opportunity to spread. This, in turn, will significantly increase the impact of treatment.



Treatment Overview

The type of treatment utilized depends wholly on the type and stage of the cancer diagnosed, but there are general types:

Surgery: The majority of patients will undergo some type of surgery, especially when the cancer has been caught prior to spreading. Surgery may be used for diagnostic purposes, staging or often as a curative measure if cancer is isolated to one area and can be removed.

Radiation Therapy: This treatment methodology uses highly specialized equipment to target cancer cells with focused doses of high-energy particles (radiation). Just as radiation is used for

processes as common as an x-ray, it has also proven highly effective in slowing, stopping and killing cancer cells.

Chemotherapy: The term tends to conjure up a certain amount of fear, but an understanding of the use and benefits should help to alleviate anxiety. "Chemo" is the utilization of medications to help kill, slow or stop the growth of cancer cells. This treatment has been in use for decades because it works and has assisted countless patients in successfully overcoming their cancer!

Immunotherapy: There is continuing research and breakthroughs every day, which have yielded a better understanding of the hows and whys of cancer as well as the best way to combat this disease. This includes how to use the human body as a weapon through man-made proteins and vaccines. Immunotherapy combines various treatments in an effort to boost the immune system as well as focus it on attacking cancer cells.

These as well as numerous other treatment types not listed here are continuing to help ensure that countless patients are able to beat cancer.

Get Into the Fight

With each passing year, cancer becomes more preventable, detectable and beatable. The key, once again, is being prepared and in the best position possible to win the fight. Fortunately, the tools and resources are available to you as a member of the Teachers Health Trust. We are ready to help you prevent, and if need be, take on this foe, but it all starts with you empowering yourself with the knowledge!

by Philip A. DiGiacomo
Teachers Health Trust

Breast Cancer Awareness Campaign

September, October and November

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 19th 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:

1. Call to Schedule Your Appointment

Contact one of the sites listed 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.

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.

2. 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 Parkway, Suite 250, Las Vegas, NV 89109

<i>Saturday, September 7</i> 8:00 a.m. to 4:00 p.m.	<i>Saturday, October 5</i> 8:00 a.m. to 4:00 p.m.	<i>Saturday, November 2</i> 8:00 a.m. to 4:00 p.m.
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Steinberg Diagnostic - (702) 732-6000

2767 N. Tenaya Way, Las Vegas, NV 89128

<i>Saturday, September 21</i> 7:30 a.m. to 1:00 p.m.	<i>Saturday, October 19</i> 7:30 a.m. to 1:00 p.m.	<i>Saturday, November 16</i> 7:30 a.m. to 1:00 p.m.
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Lifesigns - (702) 948-0013

9065 S. Pecos Road, Henderson, NV 89074

<i>Saturday, September 14</i> 7:00 a.m. to 11:30 a.m.	<i>Saturday, September 28</i> 7:00 a.m. to 11:30 a.m.	<i>Saturday, October 12</i> 7:00 a.m. to 11:30 a.m.
<i>Saturday, October 26</i> 7:00 a.m. to 11:30 a.m.	<i>Saturday, November 9</i> 7:00 a.m. to 11:30 a.m.	<i>Saturday, November 23</i> 7:00 a.m. to 11:30 a.m.

Rural Campaign

Participants in the Mesquite area may utilize the rural component of the annual campaign. Trust participants in the Mesquite area are eligible for copayment reimbursement for breast exams and/or mammograms by scheduling 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.

1. Schedule an Appointment with Dr. Edward Ofori.

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

2. Cut Out and Complete the Coupon.

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 a Mammogram Appointment.

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.

2013 Breast Cancer Awareness Campaign Copayment 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 (please sign)		Date
_____	had a mammogram on _____	_____
Participant Name		Date of Mammogram
_____	_____	_____
Radiology Technician (please print)	Radiology Technician (please sign)	Date

Coupon must be submitted within one year of the date of mammogram in order to be eligible for reimbursement.

2013 PROSTATE CANCER AWARENESS CAMPAIGN

September, October & November

The Teachers Health Trust is proud to announce the seventh 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 09/01/2013 - 11/30/2013)

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



Prostate Cancer Symptoms and Risk Factors

Cancer is a disease in which abnormal cells in the body grow out of control. When cancer starts in the prostate, it is called prostate cancer. The prostate is a walnut-sized organ located just below the bladder and in front of the rectum in men. It produces fluid that makes up a part of semen.

Not counting some forms of skin cancer, prostate cancer is the most common cancer in American men, and second only to lung cancer in the number of cancer deaths. Every year, more than 200,000 men are diagnosed with prostate cancer, and more than 25,000 men die from it. CDC provides men, doctors, and policymakers with the latest information about prostate cancer.



Symptoms

Different people have different symptoms for prostate cancer. Some men do not have symptoms at all. Some symptoms of prostate cancer are—

- ✘ Difficulty in starting urination.
- ✘ Weak or interrupted flow of urine.
- ✘ Frequent urination, especially at night.
- ✘ Difficulty in emptying the bladder completely.
- ✘ Pain or burning during urination.
- ✘ Blood in the urine or semen.
- ✘ Pain in the back, hips, or pelvis that doesn't go away.
- ✘ Painful ejaculation.

If you have any symptoms that worry you, be sure to see your doctor right away. These symptoms may be caused by conditions other than prostate cancer.

Risk Factors

There is no way to know for sure if you will get prostate cancer. Men have a greater chance of getting prostate cancer if they are 50 years old or older, are African-American, or have a father, brother, or son who has had prostate cancer.

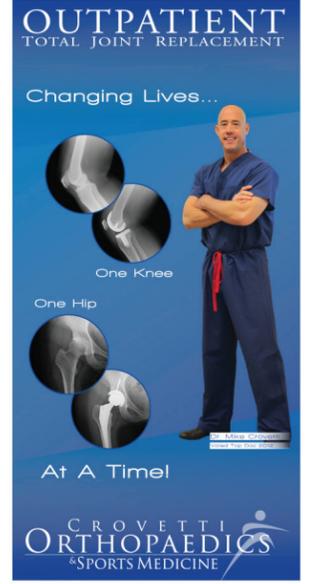
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At a Glance: Benefit Copayments

In-Network Benefits	DIAMOND Plan	PLATINUM Plan
Lifetime Maximum	No Maximum	No Maximum
Calendar Year Deductible	None	None
All Office Visits (including Mental Health)	\$20 per visit	\$30 per visit
Laboratory	\$0 if performed by Quest; \$10 per test if performed by a network physician/ provider or non-free-standing lab	\$0 if performed by Quest; \$15 per test if performed by a network physician/ provider or non-free-standing lab
Diagnostic & Radiology Procedures	\$10 per test procedure	\$20 per test procedure
CAT Scans	\$50 per test procedure	\$75 per test procedure
MRI	\$50 per test procedure	\$75 per test procedure
PET Scans	\$200 per test procedure	\$400 per test procedure
Outpatient Facility	\$150 per surgery	\$200 per surgery
Outpatient Surgeon	\$125 per surgery	\$250 per surgery
Anesthesia	\$100	\$150
Hospital Observation	\$100 per visit	\$150 per day
Emergency Room - Emergency Services	\$150 per visit	\$300 per visit
Emergency Room - Non-emergency Services	\$250 per visit	\$400 per visit
Ambulance	20% coinsurance	30% coinsurance
Routine OB Care (Physician)	\$150 for all routine office visits, including delivery	\$300 for all routine office visits, including delivery
Inpatient Routine Newborn Circumcision	\$20	\$30
Inpatient Hospital/Facility (including Mental Health)	\$150 per day (up to \$450 per admission)	\$300 per day (up to \$900 per admission)
Inpatient Procedures (Surgeon)	\$125 per surgery	\$250 per surgery
Anesthesia	\$100	\$150
Inpatient Visits	\$0	\$0
Allergy Testing	\$1 per test	\$2 per test
Allergy Antigens	\$1 per dose	\$2 per dose
Allergy Injections	\$5 per injection	\$10 per injection
Sleep Studies	\$75 (limitations apply)	\$150 (limitations apply)
Home Health	20% of eligible medical expenses	30% of eligible medical expenses
Hearing Aids	Plan will pay 100% of covered charges up to a \$1,000 maximum per ear every 5 years. See limitations regarding replacements.	Not a covered benefit.
Durable Medical Equipment, Prosthetics, and Orthotics (including Foot Orthotics)	Participants are responsible for 20% coinsurance.	Participants are responsible for 30% coinsurance.
Transplants (excluding corneal transplants, which fall under Outpatient Surgery Benefits)	Benefits available in-network only. Services must be coordinated by the THT Case Management Department. Participants are responsible for a \$1,500 copay at the time of transplant. All other services relating to the transplant are subject to the applicable Diamond Plan copays.	Benefits available in-network only. Services must be coordinated by the THT Case Management Department. Participants are responsible for a \$5,000 copay at the time of transplant. All other services relating to the transplant are subject to the applicable Platinum Plan copays.



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the union of teaching professionals



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MENTAL MUSCLE ANSWERS
 1. Fish out of water; 2. Go out on a double date;
 3. All around athlete; 4. (The) Three Musketeers;
 5. At ease.

Thank You, Breast Cancer Awareness Campaign Providers

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