

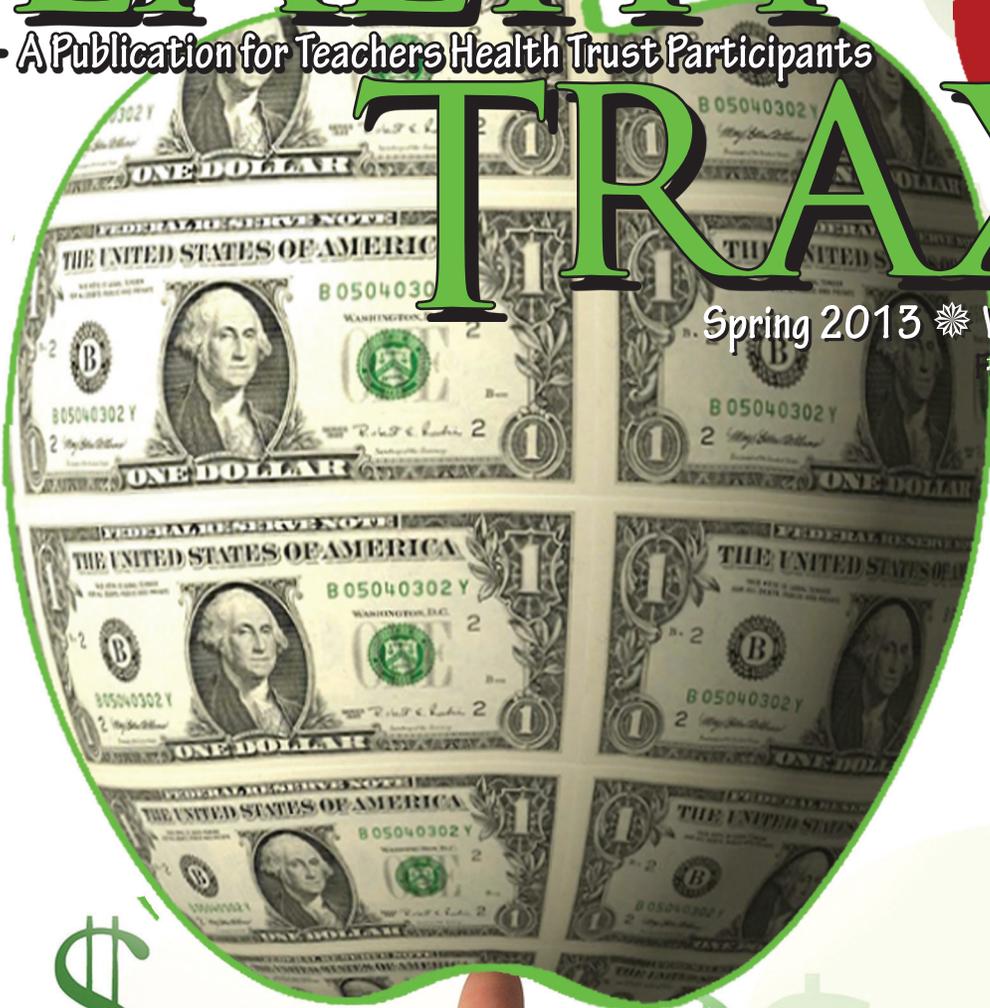
# HEALTH

A Publication for Teachers Health Trust Participants



# TRAXX

Spring 2013 \* Volume 12, Issue 1  
for Teachers by Teachers



## What is the Real Truth?

*A Message from the CEO*  
p. 3

## Legal News

*Forms & More Forms*  
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# Trust Tidbits

## Trust Office Closures

The Teachers Health Trust will be closed on Friday, March 29, 2013 for Spring Break and Monday, May 27, 2013 in observance of Memorial Day.

## 2013 WellFit for Life

The WellFit for Life and Best Weigh to Go programs are well underway and there are a few important items for those participating to keep in mind:

- ♥ The weigh-outs will be held at the Trust on Friday, April 19 (2-4:30 p.m.) for those who attended the Friday Kick-off and Saturday, April 20 (9-11 a.m.) for those who attended the Saturday Kick-off.
- ♥ All Best Weigh to Go teams must weigh out together in order to qualify.
- ♥ All WellFit for Life participants must have their activity log completed by Tuesday, April 23 in order to qualify.

## Your Voice. Your Future. Your Choice.

The 2013 Session of the Nevada Legislature has begun. We, the teaching professionals, have a unique opportunity to change the landscape for public education in Nevada. But we must come together and act.

**Join thousands of Clark County teachers ready to advocate for more funding and resources for our schools.** We cannot afford two more years without adequate funding. Our schools, our students, and our pocketbooks cannot afford it.

Join the Legislative Action Team at your work site — contact your Association rep or CCEA (702-733-3063) today!

## 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](mailto:wellness@teachershealthtrust.org) or write to:

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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 Brenda Kelley, Director of Public Relations and Health Promotions, at [wellness@teachershealthtrust.org](mailto: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

Recently there has been some publicity about the viability of the Health Trust. On February 4, I sent out a message entitled "What Is the Real Truth?" That message enumerated a number of facts about the Health Trust which the media failed to include in its reporting. I will not

go into the details any further other than to urge you to read that message on our website or on Facebook if you have not already seen it. I also appeared on KNPR's State of Nevada program on February 6 and would invite you to listen to the taped recording of that session on KNPR's website. I am devoting a considerable amount of time to getting the message out about the Health Trust because I firmly believe it is the truth about what is being done to provide you with health benefits. I am not so naïve to think that my message will resonate with every one of you, but it has always been my goal to be as transparent as possible.

I am also acutely aware of some issues surrounding the transition of the Health Trust's prescription drug program from Medco to CVS Caremark. My staff and I are working diligently to resolve these issues at the earliest possible date. It is extremely frustrating to me that this program has had some problems getting started, but be assured that they will be resolved.

The future of the Health Trust is dependent, in large part, on the ability of CCSD, CCEA and the Health Trust to reach an agreement on the appropriate level of funding to enable your current benefits to be continued. The Nevada Legislature convened recently for its bi-annual session and education funding is a key issue. I am certainly aware of the impact that the lack of funding by the Legislature has had on CCSD, but I remain confident that a mutually agreeable solution can be arrived at to satisfy our current funding needs going forward. Compromise is a common thread that runs through our personal and business lives and now would seem to be the ideal time to strive to reach that goal.

Inside this edition of *Health Traxx* are the Health Trust's financial statements for the fiscal year ended June 30, 2012. These statements reflect the lack of adequate funding being received. On a brighter note, the results of operations for this current fiscal year through January 31 (seven months) have substantially improved due to a number of internal changes, including the renegotiation of several vendor contracts at more favorable pricing.

Your support is vital to our future and all of us at the Health Trust will continue to work hard to earn that support.

Sincerely,

*Peter Albert*  
Chief Executive Officer  
February 2013

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# 2012 Trust Financial Reports



KAFOURY, ARMSTRONG & CO.  
A PROFESSIONAL CORPORATION  
CERTIFIED PUBLIC ACCOUNTANTS

## INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees  
Teachers Health Trust

We have audited the accompanying statements of net assets available for plan benefits and of benefit obligations of the Teachers Health Trust (the "Trust") as of June 30, 2012 and 2011, and the related statements of changes in net assets available for plan benefits and of changes in benefit obligations for the years then ended. These financial statements are the responsibility of the Trust's management. Our responsibility is to express an opinion on these financial statements based on our audits.

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial status of the Teachers Health Trust as of June 30, 2012 and 2011, and the changes in its financial status for the years then ended, in conformity with accounting principles generally accepted in the United States of America.

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The Supplemental Schedule of Administrative Expenses and the Supplemental Schedule of Insurance Premiums are presented for the purpose of additional analysis and are not a required part of the financial statements. Such information is the responsibility of the Trust's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Karfoury, Armstrong & Co.  
Reno, Nevada  
December 5, 2012

## TEACHERS HEALTH TRUST

STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS  
AS OF JUNE 30, 2012 AND 2011

	2012	2011
<b>ASSETS</b>		
INVESTMENTS, at fair value	\$ 29,450,668	\$ 29,344,111
RECEIVABLES		
Related party	14,172	635
Prescription drug rebate	1,300,000	1,339,940
Interest receivable	55,577	-
	<u>1,369,749</u>	<u>1,340,575</u>
CASH AND CASH EQUIVALENTS	546,921	4,861,572
FIXED ASSETS (net of accumulated depreciation of \$4,384,669 and \$3,835,063, respectively)	6,354,084	6,787,939
OTHER ASSETS	29,200	24,574
PREPAID EXPENSES	216,960	209,749
	<u>37,967,582</u>	<u>42,568,520</u>
<b>LIABILITIES AND NET ASSETS</b>		
LIABILITIES:		
Accounts payable for administrative expenses	734,084	668,982
Due to related party	-	9,370
Deferred insurance contribution	63,317	60,623
Line of credit	4,001,806	-
Capital lease payable	35,057	53,347
Total liabilities	<u>4,834,264</u>	<u>792,322</u>
<b>TOTAL NET ASSETS AVAILABLE FOR PLAN BENEFITS</b>	<u>\$ 33,133,318</u>	<u>\$ 41,776,198</u>

**TEACHERS HEALTH TRUST**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS  
FOR THE YEARS ENDED JUNE 30, 2012 AND 2011

	2012	2011
<b>ADDITIONS</b>		
Contributions		
Clark County School District / Charter Schools	\$ 115,393,787	\$ 118,712,279
Employee deduction	24,329,516	24,040,085
Self-pay, COBRA, staff participants	1,836,200	1,666,716
	<u>141,559,503</u>	<u>144,419,080</u>
Investment Income		
Net appreciation (depreciation) in fair value of investments	(688,169)	2,552,890
Interest and dividends	979,813	1,458,488
	<u>291,644</u>	<u>4,011,378</u>
Less: Investment manager fees	94,021	103,518
	<u>197,623</u>	<u>3,907,860</u>
Other income	<u>2,913,535</u>	<u>3,979,815</u>
	<u>144,670,661</u>	<u>152,306,755</u>
<b>DEDUCTIONS</b>		
Insurance premiums	<u>2,110,561</u>	<u>2,158,055</u>
Benefits paid for participants		
Medical	95,471,377	100,106,762
Prescription drugs	32,922,820	32,749,914
Dental	12,616,628	12,560,819
Vision	2,332,946	2,294,255
	<u>143,343,771</u>	<u>147,711,750</u>
Administrative expenses	<u>7,859,209</u>	<u>7,953,128</u>
	<u>153,313,541</u>	<u>157,822,933</u>
<b>NET DECREASE</b>	(8,642,880)	(5,516,178)
<b>NET ASSETS AVAILABLE FOR PLAN BENEFITS, BEGINNING OF YEAR</b>	<u>41,776,198</u>	<u>47,292,376</u>
<b>NET ASSETS AVAILABLE FOR PLAN BENEFITS, END OF YEAR</b>	<u>\$ 33,133,318</u>	<u>\$ 41,776,198</u>

**TEACHERS HEALTH TRUST**STATEMENTS OF BENEFIT OBLIGATIONS  
AS OF JUNE 30, 2012 AND 2011

	2012	2011
<b>AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS:</b>		
Vision claims	\$ 210,524	\$ 192,393
Benefits claims, medical and dental	6,859,662	4,649,836
Prescription drugs	1,600,452	543,126
Total currently payable	<u>8,670,638</u>	<u>5,385,355</u>
<b>OTHER CURRENT BENEFIT COVERAGE OBLIGATIONS:</b>		
Claims incurred but not reported, at present value of estimated amounts	<u>4,340,338</u>	<u>6,150,164</u>
<b>TOTAL BENEFIT OBLIGATIONS</b>	<u>\$ 13,010,976</u>	<u>\$ 11,535,519</u>

**TEACHERS HEALTH TRUST**STATEMENTS OF CHANGES IN BENEFIT OBLIGATIONS  
FOR THE YEARS ENDED JUNE 30, 2012 AND 2011

	2012	2011
<b>AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS:</b>		
Balance at beginning of year	\$ 5,385,355	\$ 4,294,816
Claims reported and approved for payment	148,739,615	150,960,344
Claims paid	(145,454,332)	(149,869,805)
Balance at end of year	<u>8,670,638</u>	<u>5,385,355</u>
<b>OTHER OBLIGATIONS FOR CURRENT BENEFIT COVERAGE, at estimated amounts:</b>		
Balance at beginning of year	6,150,164	6,963,734
Net change during year	(1,809,826)	(813,570)
Balance at end of year	<u>4,340,338</u>	<u>6,150,164</u>
<b>TOTAL BENEFIT OBLIGATIONS, END OF YEAR</b>	<u>\$ 13,010,976</u>	<u>\$ 11,535,519</u>

**TEACHERS HEALTH TRUST**

SUPPLEMENTAL SCHEDULES OF ADMINISTRATIVE EXPENSES  
FOR THE YEARS ENDED JUNE 30, 2012 AND 2011

	2012	2011
Staff salaries and benefits:		
Claims administration	\$ 1,029,604	\$ 1,059,114
Accounting and administrative	1,017,436	1,029,078
Participant services	924,875	958,495
Support services	566,469	572,159
Wellness and health programs	360,786	356,200
Provider services	356,538	465,730
Clinical initiatives	274,650	228,873
Information technology	257,132	224,622
Document imaging	235,438	251,661
	<u>5,022,928</u>	<u>5,145,932</u>
Depreciation expense	549,606	575,305
CCEA service agreement	340,430	346,096
Claims processing expenses	305,109	277,776
Legal fees	228,260	207,804
Community foundation service agreement	187,500	225,000
Postage and delivery	175,952	158,500
Health education programs	156,052	157,281
Professional fees	139,704	80,304
Benefit communications	131,203	140,216
Building expenses	129,560	123,925
Utilities expenses	71,909	70,290
Health Traxx newsletter	54,152	57,221
Trustees conference and meeting expenses	46,367	54,818
Audit and actuarial	43,500	80,700
Insurance expenses	43,477	43,229
Computer supplies and expenses	38,523	48,765
Printing expenses	35,414	22,842
Photocopying expenses	34,745	32,978
Fiduciary liability insurance	31,262	31,127
Miscellaneous expenses	30,290	23,001
Employee related expenses	16,459	9,479
Publications, subscriptions, and dues	16,330	11,851
Office supplies and expenses	16,050	12,915
Rental expenses	9,102	8,325
Staff training and conference	5,325	4,663
Outside services and temporary employee	-	2,785
	<u>\$ 7,859,209</u>	<u>\$ 7,953,128</u>

**TEACHERS HEALTH TRUST**

SUPPLEMENTAL SCHEDULES OF INSURANCE PREMIUMS  
FOR THE YEARS ENDED JUNE 30, 2012 AND 2011

	2012	2011
Group Term Life Insurance - Lincoln Nat'l Life / Hartford	\$ 1,134,317	\$ 1,160,360
Utilization Management - Telligen/Encompass	548,162	554,768
Behavioral Health - HBI	219,379	225,247
Vision PPO Network - Vision Service Plan	158,942	163,290
Medical PPO Network - Coalition of America	49,761	54,390
Total	<u>\$ 2,110,561</u>	<u>\$ 2,158,055</u>

*2013 Teachers Health Trust*

# Diabetes Day

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**Saturday, May 18, 2013, 9:00 a.m. - 12:00 p.m.**

**Sunrise Hospital**  
**3186 S. Maryland Parkway**  
**Las Vegas, NV 89109**

Visit [www.teachershealthtrust.org](http://www.teachershealthtrust.org) for more information and  
to RSVP beginning April 22, 2013.

# Legal News: Forms & More Forms

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

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

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

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

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

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

The Teachers Health Trust's Plan Document requires its participants

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



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

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

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

Fortunately, most medpay provisions allow the claimant to submit medical out of pocket expenses such as co-pay and co-insurance expenses for reimbursement.

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

As per the Trust's Plan Document, the Teachers Health Trust will require a participant to complete the form if the participant wishes to have the Trust process the incident-related claims.

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

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

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

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

The Trust encourages its participants to protect his/her rights for recovery. It would be in the best interest of the participant to contact an attorney to

review their rights. If the attorney does not feel there is a genuine issue of liability on behalf of the property owner or third party, please forward correspondence to the Trust confirming you have actively pursued the claim. This information will confirm the participant complied with the terms of the Trust's Plan Document, and the Trust will be in a position to release the claims related to the loss.

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

Yes. The Teachers Health Trust requires its participants to complete, sign and return the requested form within thirty (30) days of the date of the initial letter. The Teachers Health Trust's goal is to process medical claims in a timely manner. This process allows the claims department for the Trust to verify whether or not the issue is related to an auto loss, slip and fall incident or any other personal injury related matter. This insures that the claim is verified and advises the Trust's claims department as to whether or not the claim is related to a third party. This is the purpose of this time sensitive document. Failure to submit the form within the time limit set by the Trust may result in a denial of the claims related to the loss.

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

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

The information in this article is intended to summarize the Trust's requirements surrounding an accidental loss. Please review the section in the Trust's Plan Document entitled, "Other Party Liability" for a complete description of the process. Although this information may be helpful in coping with the anxiety surrounding an accidental injury, it is

important to take time to independently research your legal rights regarding these issues as the Trust cannot give you legal advice. Beyond these issues, the most important goal is to seek the appropriate medical care for your injuries.

For more information on the Teachers Health Trust's Injury/Accident Information Sheet and Subrogation Agreement, visit [www.teachershealthtrust.org](http://www.teachershealthtrust.org) or contact the Trust's service team at 702-794-0272 or 800-432-5859.

Sandra Garza-Chavez, Contributor  
Teachers Health Trust

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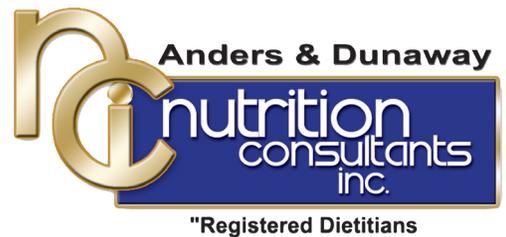
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