

HEALTH

A Publication for Teachers Health Trust Participants



TRAXX

Summer/Fall 2014  Volume 13, Issue 2
For Teachers by Teachers



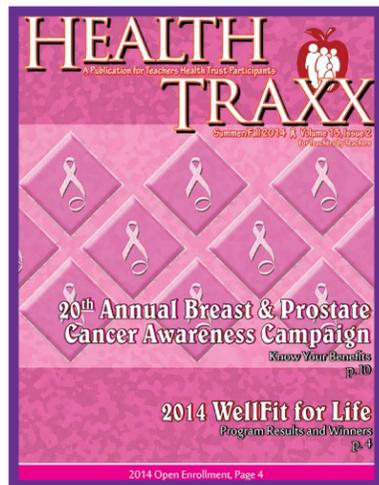
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HEALTH TRAXX
The Teachers Health Trust
Quarterly News Publication

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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2014 Plan Changes

Important Information About Your Coverage



The Teachers Health Trust continuously works to maintain a proper balance between the benefits offered and their cost. Unfortunately, the cost of healthcare has continued to rise each year and will continue to do so in the future. It is anticipated that the Trust will also experience an incremental increase in costs due to the passage of the Affordable Care Act. In order to continue to provide you with health care benefits while taking into account these rising costs, it is sometimes necessary to make changes to the premium structure and/or benefits. These changes help to ensure that the Trust will be able to provide services for over 17,000 licensed employees and their families.

Effective September 1, 2014, the Diamond Medical Plan premium will increase by \$10.00 per covered person, per paycheck. This includes the main insured and each eligible dependent. There will be no increase in premiums, at this time, for the Platinum Medical Plan.

We understand that this may impact your finances and are allowing subscribers currently enrolled on the Diamond Medical Plan to make a plan change to the Platinum Medical Plan for themselves and their dependents. However, you will not be able to delete dependents or make changes to your current dental plan until Open Enrollment.

If you wish to change your selected plan:

1. **Go to the Trust website (www.teachershealthtrust.org);**
2. **Click the Plan Change link and sign in to your Teachers Health Trust portal account;**
3. **Review your current selected plan information. If you wish to remain on your current plan, simply log out;**
4. **If you wish to change your selected plan, agree to the terms and conditions by selecting the check box; and**
5. **Click the "Switch My Plan" button.**

Alternatively, you may contact the Trust Service Department to request a Change Form. All changes will be effective September 1, 2014. Any requests for changes received by the Trust after September 30, 2014 will not be accepted.

If you have any questions or require additional information, please contact the Service Department at (702) 794-0272 or (800) 432-5859 between 7:00 a.m. and 5:45 p.m., Monday through Thursday, and 9:00 a.m. and 11:45 a.m., Friday. You may also e-mail the Service Team at serviceteam@teachershealthtrust.org.

Trust Tidbits Announcements, Closures & Important Dates

Closures

The Teachers Health Trust will be closed on:
 Labor Day - Monday, September 1st
 Nevada Day - Friday, October 31st

Veterans Day - Tuesday, November 11th
 Thanksgiving Holiday - November 27th & 28th

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!

Safely Taking Off Pounds S.T.O.P.

Effective September 1, 2014: Enrollment in the Safely Taking Off Pounds Weight Management Program (S.T.O.P.) will be coming to a close. Participants enrolled in the program prior to September 1, 2014 are eligible to continue the program until their 2014 calendar year benefits are exhausted. The final day of the program will be December 31, 2014.

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.



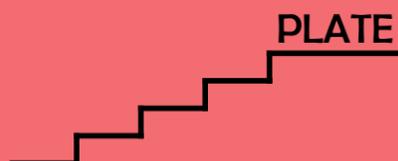
The example below is "spring break."

SPR ING

(1)

JUST TIME

(2)



(3)

chetongueek

(4)

your hat
keep it

(5)

Got M+  FINGER FINGER

See answers on page 20

The Trust As Secondary Insurance

It is very common for Participants to be insured by more than one group insurance policy. To address multiple insurance coverage situations, most group insurance policies (including your Trust Plan) contain a Coordination of Benefits provision which allows them to share the cost of your expenses. When you are covered by more than one group insurance plan, one is designated as the primary carrier; the other is secondary. This designation is very important when determining payment of your claims.

During your initial enrollment process, and periodically thereafter, you must complete a Coordination of Benefits Form. This provides the Trust with information regarding any other insurance you may have so the Trust can determine the order in which your benefits will be processed. The Trust uses the National Association Insurance Commissioners (NAIC) guidelines to determine which plan pays first and which pays second.

If it has been established that the Trust is your secondary plan, **you must adhere to all of your primary insurance carrier's guidelines** before the Trust will pay on a claim as your secondary. Below are some common examples of guidelines that **MUST BE FOLLOWED:**

- If your primary carrier states that you must obtain a referral from your primary care physician prior to seeing a specialist, you must do so or the Trust will deny the claim.
- If a procedure is denied by your primary carrier because prior authorization was not obtained, as required by their guidelines, the Trust will deny the claim.
- If services are obtained from a provider that is not covered by the primary carrier, the Trust will deny the claim.

In addition to the examples above, it is important to know the answers to some of the most common questions concerning primary and secondary insurance:

What if I do not return the Coordination of Benefits Form? Claim payments will be delayed or denied.

What if I do not provide the Trust with information on other insurance obtained by me or my dependents? Once the Trust becomes aware of the other coverage, you will be responsible to refund any amount paid by the Trust. This includes all medical dental, vision and prescription claims. Coverage for the participant and all dependents will be suspended until the full refund is received by the Trust. Premiums will continue to be taken from your paycheck.

What if I prefer to use the medical providers on the Trust plan over my primary health plan? Failure to follow the plan of the primary insurance, including use of their covered medical providers will result in non-payment by the Trust.

If your primary carrier denies the claim because of failure to adhere to their requirements, such as illustrated above, **it will be denied by the Trust as well.** The Trust encourages all participants to become familiar with the guidelines of their primary carrier in order to ensure lower out-of-pocket costs.

Detailed information on the NAIC guidelines is available in your Plan Document on the Benefits page at www.teachershealthtrust.org.

2015 Open Enrollment

Online Open Enrollment for active employees will begin November 3, 2014. All changes will become effective January 1, 2015. All participants may utilize the online open enrollment option beginning November 3 by following the steps below:

1. Log on to www.teachershealthtrust.org.
2. Select the Online Open Enrollment link.
3. Review the online PDF documentation.
4. Open and complete the 2015 Online Open Enrollment Form.
5. Once you have completed the form, simply click **Submit**.

After completing the online submission and all required documents have been received by the Trust, your eligibility will be updated and you will receive confirmation by e-mail or mail.

If you do not have access to complete the form online, contact the Service Department at (702) 794-0272 to request that 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 Tuesday, December 2, 2014.

Open Enrollment Important Dates

- ◆ Open Enrollment begins November 3, 2014
- ◆ All change forms and required documents must be received by December 2, 2014.

Are you enrolled in the Sick Leave Pool?

Now is your opportunity!

Open enrollment is September 1 - September 30

In 1998, CCEA negotiated with CCSD to create the Sick Leave Pool—giving teachers with catastrophic illness or injury access to additional sick leave days above those accrued.

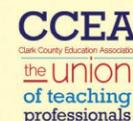
How do you enroll in the Sick Leave Pool?

- 1) Enrollment in the Sick Leave Pool is voluntary.
- 2) There are two open enrollment periods: September 1 through September 30, and again from May 1 through May 31 of each school year.
- 3) Enrollment is open to any teacher who has accrued six (6) days of unused sick days as of September 1.
- 4) One (1) sick leave day is deducted from each teacher who joins the pool. You only need to enroll in the pool once.

To sign up for this negotiated benefit, your completed enrollment form must be **RECEIVED** at the CCEA office by September 30, 2014.

Did you know

that since the Sick Leave Pool's inception in 1998, the Committee has awarded **17,744** days to teachers with catastrophic illness or injury?



Not sure if you have previously joined the pool? Call CCEA at 702-733-3063 and we will verify enrollment.

Visit <http://bit.ly/1v080Yv> to download the Sick Leave Pool enrollment form.

2014-2015

Flu Vaccination Program

The Teachers Health Trust and CVS Caremark have partnered to provide eligible participants and dependents influenza vaccinations at CVS Pharmacy locations that offer flu vaccination services. All participants and dependents who have Teachers Health Trust as their **primary** medical coverage are eligible. If your spouse, domestic partner and/or dependents have primary coverage through another plan, please review their benefits under that plan for coverage information.

Important Reminders

- **Vaccinations are available now.**
- **Injectable seasonal flu vaccination will be administered (Trivalent).**
- **A copayment of \$5.00 per vaccination.**
- **Available through April 30, 2015.**
- **Listed vaccination copayment does not include administration of high dose or Flu-Mist.**
- **CVS reserves the right to not provide vaccinations to minors as determined by state law or clinical considerations.**

Through this program, influenza vaccinations may be acquired in-network through your prescription card at participating CVS Pharmacy locations. Services obtained through a CVS Minute Clinic will be considered and processed as **out-of-network**.

Visit www.cvs.com/stores to find contact information for your local CVS Pharmacy location.

For Your Benefit Notifying the Trust of Divorce & Other Status Changes

Life moves fast, and the circumstances of our individual lives are often, if not constantly, in flux. Fortunately, when it comes to your health benefits, the Trust is here to assist you in determining how changes in your life impact your coverage. Keep in mind, though, that the Trust can only help if we are aware of these changes. Be sure to notify the Trust of any status changes that occur, such as:

- | | |
|--|---|
| ◆ Address Change | ◆ Birth |
| ◆ Marriage | ◆ Adoption |
| ◆ Domestic Partnership
(Commencement/Dissolution) | ◆ Death |
| ◆ Divorce | ◆ Additional Coverage
(Obtained/Cancelled) |



Remember that your coverage and that of your family is based on your current status. It is essential that you always complete all necessary forms related to status changes or claims (e.g. Coordination of Benefits or Third Party Liability forms).

It is paramount that you stay diligent in reporting any status changes so that the terms of your coverage remain accurate. If you are unsure whether a circumstance warrants informing the Trust, simply call the Customer Service department at (702) 794-0272 or (800) 432-5859.

If you don't provide the information the Trust needs to coordinate your benefits, claims payments will be delayed or denied.

2014-2015 Rural Area

Flu Vaccination Program

The Teachers Health Trust will be offering a reimbursement to all eligible **rural** participants and dependents for vaccinations they receive at any local pharmacy locations that offer flu vaccination services. All **rural** participants and dependents who have Teachers Health Trust as their **primary** medical coverage are eligible to receive up to \$24.00 in reimbursement. If your spouse, domestic partner and/or dependents have primary medical coverage through another plan, please review their benefits under that plan for coverage information.

Trust participants in **rural** and outlying areas where there is no CVS pharmacy are eligible for reimbursement for influenza vaccinations by completing the following steps:

1. Get Your Influenza Vaccination at Your Local Pharmacy.

Be sure to receive a copy of your receipt to accompany your reimbursement coupon.

2. Complete the Coupon Below.

Provide all required information and include your Trust ID number, which can be found on your Trust prescription card. Be sure to staple or tape your vaccination receipt to the back of the coupon.

3. Return the Coupon to the Trust.

Return the completed coupon to the Trust office, Attention: Wellness Division, P.O. Box 96238, Las Vegas, NV 89193-6238, for reimbursement. Once your coupon (with receipt) has been received and processed, your reimbursement will be returned to you via mail.

Important Reminders

- **Vaccination reimbursement will be available through April 30, 2015.**
- **Injectable seasonal flu vaccination to be administered (Trivalent).**
- **A maximum reimbursement of \$24.00 per vaccination will be allowed.**
- **Vaccination reimbursement does not include administration of high dose or Flu-Mist.**

2014-2015 Influenza Vaccination Reimbursement Coupon (Rural Areas Only)

Cut out this coupon and 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 the cost of your vaccination, up to a maximum of \$24.00. Coupon must be received by Teachers Health Trust within 60 days of the vaccination. Coupon expires April 30, 2015. Receipt must be stapled to the coupon in order to receive reimbursement.

Trust ID #: 0000 _____

_____ was vaccinated on _____
Participant Name Date of Vaccination

_____ Total Vaccination Cost _____
Pharmacy Name

_____ Pharmacy Address _____

Coupon must be submitted within sixty days of the date of vaccination and within the eligible date range in order to be eligible for reimbursement.

20th Annual Breast Cancer Awareness Campaign

September, October and November

The Teachers Health Trust, in conjunction with The Breast Center at Sunrise and Steinberg Diagnostic Medical Imaging, proudly invites you to join us for the 20th 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.

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 copy will be returned to you via mail.

2014 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 effective date begins 09/01/2014 and expires 11/30/2014.

Trust ID #: 0000 _____

Participant Name	had a breast exam on	Date of Breast Exam
Dr. Edward Ofori (please sign)		Date
Participant Name	had a mammogram on	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.

The Breast Center at Sunrise - (855) 445-2246
3006 S. Maryland Parkway, Suite 250, Las Vegas, NV 89109

Saturday, September 13 8:00 a.m. to 4:00 p.m.	Saturday, October 25 8:00 a.m. to 4:00 p.m.	Saturday, November 8 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

Saturday, September 27 7:30 a.m. to 1:00 p.m.	Saturday, October 11 7:30 a.m. to 1:00 p.m.	Saturday, November 22 7:30 a.m. to 1:00 p.m.
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2014 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 09/01/2014 - 11/30/2014)

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. Coupon expires 11/30/2014.

Trust ID#: 0000_____

Participant Name _____ had the following examination(s) on _____ Date of Examination(s)

- Prostate-Specific Antigen (PSA) Test Digital Rectal Examination (DRE)

Physician Name (please print) _____



Physician's Signature _____

Date _____



Pharmacists & Schedule II Prescriptions



There are times when an illness or injury requires the use of potent medications. In such cases, your practitioner may prescribe a medication that has been categorized as a Schedule II (CII) drug through Controlled Substance Act of 1970. Schedule II drugs are defined as having a high potential for abuse, but with accepted medical use and application. Common Schedule II prescription medications include Oxycodone and Vicodin, which are used for pain management.

If you have been prescribed a Schedule II drug, it is important to understand that your local pharmacist must adhere to specific laws and regulations when administering, dispensing and/or modifying the prescription(s). You may be unsure what your pharmacist may or may not be able to do when assisting you with these prescriptions, but the following overview should alleviate much of the possible confusion.

Additions & Changes

Pharmacists may make some changes or additions to the prescription, provided they first receive approval from the practitioner who wrote the original prescriptions. Once proper approval is received, a pharmacist:

CAN Change	CANNOT Change
<ul style="list-style-type: none"> • Drug Strength • Drug Quantity • Usage Directions • Issue Date (corrections only) 	<ul style="list-style-type: none"> • Patient Name • Drug Name (unless substituted for generic) • Practitioner Signature

Faxed Prescriptions

Due to the concerns of abuse, there is a limit to the acceptable reasons that a prescription may be sent to the pharmacist by fax. These include:

- The prescription will be prepared for direct administration (parenteral, intravenous, intramuscular, etc.).
- Patient is in a long-term care facility.
- Patient is in a licensed hospice care program.

Partial Fills

Pharmacists may complete a partial fill of the prescription under specific conditions/reasons:

- They lack the supply to fill the full quantity.
- They note the quantity filled on the original prescription.
- They fill remaining quantity within 72 hours after partial.
- Patient is in a long-term care facility.
- Patient is diagnosed as terminally ill.

14-Day Rule

A pharmacist may not fill a prescription for a Schedule II medication that is not received by the pharmacy on or before the 14th day following the issue date.

Post-Dated Prescriptions

Practitioners may post-date a Schedule II prescription provided that it includes notation on the face of the prescription with instructions to "Do not fill before (date)" or "Do not dispense until (date)."

There are specific cautionary conditions to keep in mind about post-dated Schedule II prescriptions:

- Prescription issue and written date must be the same.
- Regardless of post-date, prescription must adhere to the 14-day rule.
- More than a 90-day supply may not be issued when post-dating.

Multiple Prescriptions

A schedule II prescription may be on the same prescription as another drug, but the pharmacy must:

- File the original with the Schedule II prescription
- Make a copy of the original prescription for each of the other prescriptions
- File all copies with reference to the listed Schedule II

Prescription Supply Amounts

The State of Nevada does not impose any limit to the quantity that a practitioner may prescribe for any drug.

Prescription Management

It is always important to remember that regardless of the medical reasons for which you have been prescribed any Schedule II medication, practitioners and pharmacists have a responsibility to carefully manage and monitor the distribution of such drugs. It is never a goal of these professionals to hinder your access to the medication you need. With that in mind, taking time to understand the limitations and restrictions that a pharmacist must observe will help ensure that you are able to acquire these medications, when needed, in the easiest way possible.

SOURCES

1. United States Drug Enforcement Administration, www.justice.gov.
2. Nevada State Board of Pharmacy, www.bop.nv.gov



2014 WELLFIT FOR LIFE: INDIVIDUAL WINNERS



Michele Bacon
Gordon McCaw E.S.
Novice
51.69 miles



Denise Carson
Doris M. Reed E.S.
Advanced
468.12 miles



Kevin Ferre
Brian & Teri Cram M.S.
Advanced
363.1 miles



Michael Fitzgerald
Durango H.S.
Advanced
305 miles



Jessica Colgate
Gordon McCaw E.S.
Novice
64.96 miles



Cece Meyer
Marion Cahlan E.S.
Advanced
589.03 miles



Teresa Frene
Helen C. Cannon J.H.S.
Advanced
499.96 miles



Gerald Villa
High Desert State Prison
Intermediate
141.08 miles



Maribel Cervantes
Ruth Fyfe E.S.
Novice
73.92 miles



Jolene Mitchell
Ulis Newton E.S.
Extreme
770.02 miles



Kimberly Jefferson
Thurman White M.S.
Extreme
846.63 miles



La Trice Williams
Jeffrey Behavior J/SHS
Intermediate
193 miles



Lisa Lee
Marion Cahlan E.S.
Intermediate
200.34 miles



Barbara Naftal
Laura Dearing E.S.
Extreme
1,309.87 miles



Beth Waite
Durango H.S.
Novice
64.81 miles



Jeanette Bennett
Visually HDCP
Intermediate
184.2 miles



Lisa Martin
Doris M. Reed E.S.
Intermediate
231.89 miles



Kara Gregory-Bell
Brian & Teri Cram M.S.
Novice
143.38 miles



Shenoa Davis
Mojave H.S.
Novice
69.88 miles



Travis Slonaker
Visually HDCP
Advanced
423.38 miles



Scott Goldstone
CVT Gilbert E.S.
Intermediate
259.61 miles



Tina Quintana
Duane D. Keller M.S.
Intermediate
147.88 miles



Julie Jack
Advanced Techno Academy
Intermediate
296.5 miles



Ana Tarango
Trust/CCEA
Intermediate
183.75 miles



Julie Tolbert
Jack Dailey E.S.
Intermediate
267.96 miles



Shelley Camillo
Harold J. Brinley M.S.
Intermediate
179.65 miles



Kimberly Aitken
Durango H.S.
Intermediate
296.93 miles

Not Pictured
Andrea Von Eaton, Amanda Wicks,
Jason Thompson & Lori-Moroz White

DIVISIONAL WINNERS

ELEMENTARY SCHOOL

Marion Cahlan
M.J. Christensen
Gordon McCaw
Doris Reed

MIDDLE SCHOOL

Brian and Teri Cram
Clifford Lawrence
Thurman White

HIGH SCHOOL

Durango
Mojave

SPECIAL & RURAL SCHOOL

Jeffrey Behavior
High Desert State Prison

LICENSED DEPARTMENT

Visually HDCP

PROGRAM COMPLETION

ELEMENTARY SCHOOL

SHAWN AIZMAN
MICHELE BACON
CHRISTEN CAMPBELL
DENISE CARSON
MARIBEL CERVANTES
JESSICA COLGATE
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LA TRICE WILLIAMS

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JULIE JACK
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JENNIFER SHAPS
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DENA TREES
BETH WAITE

LICENSED DEPARTMENT

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SHARI MARLEY
LORI MOROZ-WHITE
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TRUST/CCEA DIVISION

JULIE NACUA
ANA TARANGO

BEST WEIGH TO GO WINNERS

& A FEW HONORABLE MENTIONS.

2014 Best Weigh to Go: 1st Place



There and Back Again

Total Loss - 94 pounds (19.67%)

2014 Best Weigh to Go: 2nd Place



REBELS

Total Loss - 60 pounds (15.11%)



2014 Best Weigh to Go: 3rd Place



Chamolli 3

Total Loss - 55 pounds (12.76%)



Prescription Benefit Changes

The CVS/Caremark pharmacy staff continually reviews medicines, products and prices for your Trust. This helps the Trust to make sure the medicines that work well and are cost-effective become part of your drug benefit plan. As part

of this effort, there are changes to your drug benefit plan that could affect your current medicine choices. CVS Caremark evaluated costly medications that have clinically-effective lower cost alternatives. Some of these changes

will also provide savings for you. Effective October 1, 2014, some of these medications will be excluded from coverage while others may become non-formulary.

If you are currently on a medication that will not be covered, or will become non-formulary, you and your physician received a letter at the beginning of August. This letter listed the covered or formulary alternatives for you to discuss with your physician. A complete list is also available for your review at www.teachershealthtrust.org. We encourage all participants to take a moment to review this important information

When a generic medication is available, but a brand name medication is dispensed at the participant's or physician's request, the participant will be responsible for the difference in cost between the brand and generic medication, along with the brand copay.

If you have any questions or require additional information, please contact the Trust Service Department at (702) 794-0272 or (800) 432-5859 between 7:00 a.m. and 5:45 p.m., Monday through Thursday, and 9:00 a.m. and 11:45 a.m., Friday. You may also e-mail the Service Team at serviceteam@teachershealthtrust.org.



Vaccinations

A Key Component to Your Child's Long-Term Health



Each year in the United States, as students prepare to begin the academic year, millions of parents begin the process of ensuring that their children have the vaccinations

required to be admitted to school. While it may be easy to become frustrated by having to add yet another task to the list of preparing for the first day of school, it is essential not to lose sight of why these requirements exist and just how important they are to the long-term health of your children.

The Historical Record

Childhood immunizations are arguably one of the most important scientific breakthroughs of the last century. Over the course of the last 100+ years, vaccinations can be attributed to the rapid decrease and near eradication, in many cases, of diseases and sicknesses that once led to vast amounts of illness and loss of life among the most vulnerable of our society.

The benefits of vaccines, from a historical perspective, can easily be illustrated by looking at the number of cases and fatalities due to Polio in the U.S. over the last 60 years. Prior to the introduction of the Polio vaccine in 1955, the U.S. had seen as many as 20,000 cases in a single year (1952). It had proven a national epidemic causing widespread panic for parents. A mere decade after vaccinations were begun, the number of cases had dropped to under 100 annually. This number continued to drop until, astoundingly, the disease had been practically eradicated. The U.S. has been polio-free since 1979.¹

Polio is only one example of the diseases that once ravaged our nation but are now considered wholly preventable. Once frightening illnesses; such as measles, mumps, rubella, whooping cough, tetanus and a host of others are now easily prevented through vaccination.

Know the Risk of Delay

Parents sometimes want to delay immunizations. They may be dismayed by their child's reaction, feel they are too young or are concerned by the thoroughly debunked theories on links of vaccination to autism. The simple fact is that delaying vaccinations has multiple negative implications, such as:

- ✦ Many preventable illnesses still occur in the U.S. annually and can be fatal to unvaccinated children.²
- ✦ Failure to vaccinate can lead to resurgence of disease and illness in populations, as shown by a recent uptick in annual cases of Pertussis (whooping cough).²
- ✦ Children who have not had vaccinations or have contracted vaccine-preventable illnesses can be denied entrance into schools and child care facilities.²

In the end, vaccinations are far too important to the health and well-being of children to ignore. The Trust encourages all of our parents to remain proactive and take advantage of your benefits for the long-term health of your family.

*By Philip A. DiGiacomo,
Teachers Health Trust*



YOU MUST FILE A REPORT ON ALL INJURIES AND/OR ILLNESSES INCURRED AT WORK WITHIN SEVEN DAYS!

Claims resulting from work-related injuries must be filed through your Workers' Compensation carrier, not the Teachers Health Trust. This includes, but is not limited to, coaching injuries, environmental illnesses, etc.

If you are injured on the job, the Clark County School District (CCSD) and the State of Nevada require that you submit a written Notice of Injury or Occupational Disease (Form C-1) within seven (7) days of the incident.

If a timely-filed claim and all permissible appeals (including court reviews) are denied as not being work-related, the Trust will review your claims for payment. The Trust will not consider claims if Workers' Compensation denied them because you failed to file your claims in a timely manner.

Regardless of the severity or type, any injury or illness sustained on the job should be submitted to Workers' Compensation. Notify your administrator immediately and then call the School District's Risk Management office at 702-799-2967.

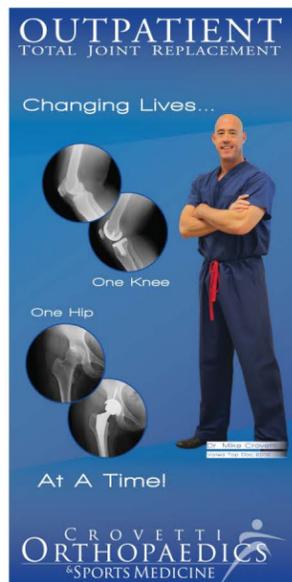


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1. Poliomyelitis, Polio, Pinkbook 2012, Epidemiology and Prevention of Vaccine-Preventable Diseases, 12th Edition Second Printing Revised May 2012, Centers for Disease Control.
2. Five Important Reasons to Vaccinate Your Child, Vaccines.gov. http://www.vaccines.gov/more_info/features/five-important-reasons-to-vaccinate-your-child.html

Autumn - Health & Safety Tips

Follow these tips to help you and your family stay safe and healthy this autumn!

Keep your kids safe and healthy.

Get involved with your kids' activities at home and at school to help ensure they are safe and healthy.

Take steps to prevent the flu.

The single best way to protect against the flu is to get vaccinated each year in the fall. Cover your nose and mouth with a tissue when you cough or sneeze. Wash your hands often. Stay home if you get sick.

Get smart about antibiotics.

Antibiotics can cure bacterial infections, but not viral infections. The common cold and the flu are viral infections, so avoid using antibiotics if you have one of these. Using antibiotics when they are not needed causes some bacteria to become resistant to the antibiotic, and therefore stronger and harder to kill. See your doctor or nurse to find out if your illness is bacterial or viral.

Have a safe and healthy Halloween.

Make Halloween festivities fun, safe, and healthy for trick-or-treaters and party guests.

Test and replace batteries.

Check or replace carbon monoxide batteries twice a year when you change the time on your clocks each spring and fall. Replace smoke alarm alkaline batteries at least once a year. Test alarms every month to ensure they work properly.

Keep food safe.

Food is center stage during the holidays. Be sure to keep it safe by following basic food safety steps. Clean hands and surfaces often. Separate foods to avoid cross-contamination. Cook to proper temperatures. Chill promptly.



Learn your family history.

National Family History Day is observed on Thanksgiving Day. Over the holiday or at another family gathering, talk about and write down the health conditions that run in your family. Learning about your family's health history can help you take steps to ensure a longer, healthier future together.

Be prepared for cold weather.

Exposure to cold temperatures can cause serious health problems. Infants and the elderly are particularly at risk, but anyone can be affected. Know how to prevent health problems and what to do if a cold-weather emergency arises. Remember that using space heaters and fireplaces can increase the risk of household fires and carbon monoxide poisoning.

Don't drink and drive.

Alcohol use impairs skills needed to drive a car safely. It slows reaction time and impairs judgment and coordination. Alcohol-related motor vehicle crashes kill someone every 31 minutes and non-fatally injure someone every two minutes. Don't drink and drive, and don't let others drink and drive.

Wash your hands.

Keeping hands clean is one of the most important steps you can take to avoid getting sick and spreading germs to others. It's best to wash your hands with soap and clean running water for 20 seconds. If that's not possible, use alcohol-based hand rubs.

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H.E.R.O.S.

Healthy Employees Representing Our Schools



he was given the nickname "T-Bolt" and has been well known ever since. T-Bolt's passion for healthy living was one fostered at home. As a family, the Boultons kept active through various activities such as running and hiking.

Fitness was not the only pursuit of wellness for Travis, though, as he also sought the personal wellness that comes from kindness. In an interview with Mr. Boulton, I asked what phrase would best describe Travis. Bart stated "Paying it forward with acts of kindness." It was a phrase Travis lived by in action, like giving a homeless person his lunch every day when heading home from work as a lifeguard. Acts such as this were never uncommon for Travis.

When the Boulton family lost Travis, they knew his spirit must not go with him. In order to honor his memory; and with the help of a local race promoter, Ryan Guerts of Rynorunning; the Red Rock 5K was dedicated to his name. Along with a new family of teachers, friends, school colleagues and fellow athletes, they formed Team Boulton.

"Wherever there is love, there is life." Mohatma Gandhi

Bart knows that Travis would have loved to see people getting healthy through athletics and to see that the effort is working. Team Boulton has grown to over 200 teachers, support staff, administrators, neighbors, retired state employees, community business owners and their families. It has also blended with a sizable group of the local running community and in the two and a half years since Team Boulton was created, the relationship with Rynorunning has blossomed into a loving and supportive partnership. This

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 Philip DiGiacomo at pdgiacomo@thtlv.org.

comes as no surprise to Bart, because this is what Travis exemplified. Family, community and everyone coming together as one, paying it forward.

Since its inception, Team Boulton has participated in ten local 5K marathons and has raised thousands of dollars for local charities. This year alone, they raised over \$2,500 for the Make a Wish Foundation with the Run for a Wish race. The previous two years, they were the top fund raising team for the Run for a Wish race, raising over \$13,000 for childhood illnesses. From any perspective, so much good has come from this important young man and he continues to have a tremendous impact on his family and community.

The Boulton family wants you to find the support that you need to achieve a healthier lifestyle. They invite all, no matter what fitness level, to feel okay about not being #1 when participating in a 5K. The important thing is that you are out and improving your well being. Their philosophy to get everyone motivated and involved is: "Those who can't run, walk. Those who can't walk a 5K, walk a mile. Those that can't walk a mile, stand on the sidelines and cheer on others. Those that live out of town and can't attend, join as spirit runners and walk or run where they live on that same day."

Travis Boulton had an appreciation for life and shared it with others. He touched countless lives and continues to do so through Team Boulton. As Mr. Boulton stated, "If just one new teacher joins us and gets healthy, we will consider our efforts a success."

The next Team Boulton event will be held Saturday, September 20, 2014 at the Red Rock Country Club. Visit www.redrock5k.com for more information.

Olga Singleton
Teachers Health Trust





TEACHERS HEALTH TRUST
 2950 E. Rochelle Avenue
 Las Vegas, NV 89121

MENTAL MUSCLE ANSWERS
 1. Just in Time 2. Step up to the plate 3. Tongue in cheek 4. Keep it under your hat 5. Got my fingers crossed

Thank You, Diabetes Day in May Vendors



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