

HEALTH

A Publication for Teachers Health Trust Participants



TRAXX

Spring 2014  Volume 13, Issue 1
For Teachers by Teachers

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Trust Tidbits

Announcements, Closures and Important Dates



Trust Office Closures

Friday, April 18 - Spring Break
Monday, May 26 - Memorial Day

Mark Your Calendar

Saturday, April 5 - Best Weigh to Go Weigh Out
Saturday, May 17 - Diabetes Day in May

Services Requiring Prior Authorizations

When it is Required and Who to Contact

Certain procedures and services require **Prior Authorization** to evaluate the medical necessity and appropriateness of the service. Accredited medical and behavioral health organizations conduct these reviews for the Trust.

Regardless of what the reviewing organization recommends, it is always up to you and your doctor to decide what, if any, care you receive. In the event you and/or your Physician do not agree with the authorization decision that you receive, your Physician may appeal the decision to the reviewing organization by providing (in writing) additional information to support the initial request for authorization.

You should advise your Physician to obtain **Prior Authorization** on your behalf if the services require it. **If Prior Authorization is not obtained, benefits for the service may be greatly reduced or not paid at all. Prior Authorization does not guarantee payment of benefits or determine what level of Plan benefits will apply.**

Medical Services

- Blepharoplasty (eyelid surgery)
- Botox Injections
- Breast Surgery
- Continuous Glucose Monitoring Device
- Cosmetic Surgery
- CT Scan
- Dialysis
- Durable Medical Equipment (valued at \$500 or greater)
- Durable Medical Equipment Repairs/Replacements
- Endoscopy
- Extended Network Benefit
- Hernia Repair
- Observation over 23 hours (Valley, Spring Valley, Summerlin, Centennial Hills and Desert Springs Only)
- Home Health Care
- Hospice Care
- Inpatient Admissions
- MRIs and MRAs
- Nerve Conduction Study/Electromyography (EMG)
- Oral Appliance for Sleep Apnea
- Pain Management (Nerve Blocks)
- PET Scans
- Sclerotherapy (Vein Surgery)
- Skilled Nursing Facility
- Transplant and follow-up transplant services
- Virtual Testing (when diagnosis is present)

Please contact Health Care Partners at (702) 216-3361 or (877) 823-0485

Mental Health/Chemical Dependency

- Inpatient or Partial Hospitalization
- Outpatient Therapy in excess of 24 visits for Therapists, Counselors or Group Therapy
- Electroconvulsive Therapy (ECT)
- Neuropsychological Testing
- Residential Treatment Centers
- All outpatient visits for Psychiatrists & Mental Health Nurse Practitioners
- Psychosocial Rehabilitation

Please contact HBI at (702) 248-8866 or (800) 441-4483

HEALTH TRAXX
The Teachers Health Trust
 Quarterly News Publication

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

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

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A MESSAGE FROM THE CEO

The Teachers Health Trust has gone green. This is the first edition of the Health Traxx being provided primarily in a digital format. The Trust is committed to continue providing you with the same quality publication you have received in the past. However, we are also mindful of the impact we have on our environment. The Trust is taking this step to contribute to an improvement in the health of our environment while we work with you in an effort to improve your overall health.

We, at the Trust, make a conscious effort to reduce administrative expenses whenever possible. The digital Health Traxx will allow us to continue to communicate directly with you and reduce the cost of printing and mailing. Every dollar that the Trust saves is another dollar available to pay participant benefits. That being said, we are also very mindful that the digital format is not for everyone. For those of you who would like to continue to receive a print copy of Health Traxx, please visit the Trust's website at www.teachershealthtrust.org and select the [2014 Health Traxx Digital Opt-out](#) link from our homepage.

Spring is quickly approaching and we are fast approaching Spring Break followed then by the end of the school year. Time moves forward for all of us. Everyone has so much on their plate to accomplish that one item often neglected is taking the time to take care of ourselves.

People who rely on you every day; your families, friends and students; need you to be at your best. The Teachers Health Trust is committed to helping you to achieve your goals in becoming the best "you" possible.

We encourage all participants who are taking part in the annual WellFit for Life program to continue with their exercise regimen after the 10-week program ends; and for those of you who didn't participate this year to get moving and get active. Take time for you.

Additionally, information regarding the annual Diabetes Day in May event can be found in this edition of Health Traxx. Please consider attending if Diabetes is affecting the lives you, your family members or friends.

Michelle Spellman



Chief Executive Officer
 March, 2014



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.



2014 Diabetes Day

in May

The Teachers Health Trust is proud to announce our fifth annual Diabetes Day this spring. The 2014 Diabetes Day in May will be held at Sunrise Hospital (3186 S. Maryland Parkway) on May 17, 2014 from 9:00 a.m. - 12:00 p.m.

Join us at this year's event for seminars on important diabetic-related topics and to visit with an array of organizations dedicated to helping Trust participants better understand how they can live a long and healthy life with diabetes. In addition, a selection of health-conscious food vendors and providers will be on hand to demonstrate services and products targeted at improving the lives of individuals with diabetes and their families.

If you would like to join us for this important event, be sure to visit www.teachershealthtrust.org to complete an online RSVP for the seminar beginning Monday, April 17, 2014. RSVP is mandatory for family and friends as well.

Lifestyle Decisions

The Teachers Health Trust encourages all participants diagnosed with diabetes to join the Trust's free program, *Lifestyle Decisions*[®], a disease management program focused on helping you learn to self-manage your condition through a variety of educational resources.

Lifestyle Decisions[®] allows you to partake in a variety of different health activities and offers valuable information and resources for learning more about chronic conditions. Through the program, you can learn how to live a healthy lifestyle and manage your condition effectively.

To join, visit the Wellness page at www.teachershealthtrust.org and select *Lifestyle Decisions*[®]. You will then be able to access diabetes-specific articles, links, tips and free educational seminars provided by a variety of specialists who are all part of the Trust Network.

Being diagnosed with a chronic condition is a difficult and life-changing event. The Trust would like to help ease the difficulty by arming you with as much knowledge as possible regarding your condition. *Lifestyle Decisions*[®] is focused on helping you make the right decisions according to your specific needs. For more information or to schedule an appointment to obtain your free glucose meter, contact the Wellness Division at 702-866-6192 or via e-mail at wellness@teachershealthtrust.org.



For Your Benefit

Notifying the Trust of 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
- ◆ Marriage
- ◆ Domestic Partnership
(Commencement/Dissolution)
- ◆ Divorce
- ◆ Birth
- ◆ Adoption
- ◆ Death
- ◆ 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 essential that participants 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. Failure to follow your primary carrier's referrals, authorizations, provider protocols, filing period guidelines, and all other requirements may also result in a denial of benefits.



Attention CCEA Members!

Become An Agent of Change & Empowerment

Part-Time Job Opportunities Available

Visit <http://bit.ly/18eZMXg> to view the intern descriptions
& to complete the brief online interest form.

Annual Preventive Care

It's a new year and what better time than now to take advantage of one of the Teachers Health Trust's Platinum and Diamond Plan benefits by scheduling your annual wellness appointments today? Take advantage of this benefit available to help prevent disease and illness. The following services are covered under the Preventive/Routine Care Benefit:

- Annual Physical**
- Gynecological Exams**
- Pap Smears**
- Mammograms**
- PSA Tests and DREs**
- Comprehensive Lab Work**
- Chest X-rays**
- Flu & Pneumonia Vaccinations**
- Immunizations**
- Flu Vaccinations/Pneumonia Vaccinations**

Don't forget to sign up to participate in WellFit for Life, another program that is free to you as a Trust participant*. This program helps you to track your exercise as you trim down and shape up. Be sure to visit www.teachershealthtrust.org for more information.

** Consult with your physician before beginning this or any other exercise regimen.*

The Trust's *Lifestyle Decisions*[®] program would like to remind participants with chronic conditions to take advantage of the Preventive/Routine Care Benefit for all your annual checkup needs. Remember, each year, you should have the following tests and/or exams performed to ensure your best possible health:

Diabetic Patients

- Annual Physical**
- Lab Work**
- Foot Exam**
- Blood Pressure Check**
- Retinal Exam**
- Dental Exam**

Cardiac Patients

- Annual Physical**
- Lab Work**
- Foot Exam**
- Blood Pressure Check**
- EKG/ECG or Stress Test**
- Dental Exam**

For more information regarding the Preventive/Routine Care Benefit, be sure to visit www.teachershealthtrust.org to review the current Plan Document. If you have additional questions, contact the Trust's Service Team at 702-794-0272 or via e-mail at serviceteam@teachershealthtrust.org.

For more information regarding the *Lifestyle Decisions*[®] program, please visit the Trust's Web site at www.teachershealthtrust.org.

Prevention Today for Wellness Tomorrow™

Health Traxx Has Gone Green

Starting with this issue, *Health Traxx* will be delivered to you through your home computer and mobile devices unless you choose to **opt-out**. If you would prefer to opt-out of digital delivery, simply visit us online at www.teachershealthtrust.org.

If you do opt-out of digital delivery, no need to worry because you will continue to receive home delivery of the print version. We look forward to the ability to continuously enhance the experience readers can have with each issue of *Health Traxx*. Rest assured, we will continue to provide the same level of quality content you have come to expect of us and, in addition, look forward to providing enhanced content only possible through digital delivery.

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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)

BLANPIGSKET

(2)



CLOCK

(3)

**MUCH EAT LUNCH
MUCH EAT LUNCH
LUNCH
LUNCH**

(4)

SPRING LA7

(5)

**HISTORY...HISTORY...
HISTORY...HISTORY...**

See answers on page 8.



TEACHERS HEALTH TRUST
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MENTAL MUSCLE ANSWERS

1. Pigs in a blanket
2. Rock around the clock
3. Too much to eat for lunch
4. Spring forward, fall back
5. History repeating itself

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