

HEALTH

A Publication for Teachers Health Trust Participants



TRAXX

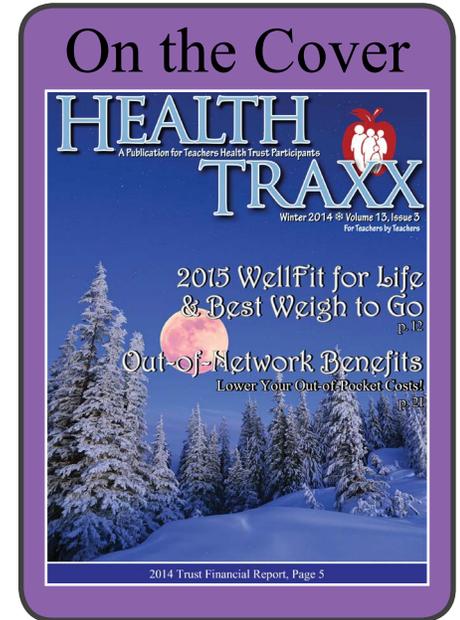
Winter 2014 ❄ Volume 13, Issue 3
For Teachers by Teachers

2015 WellFit for Life
& Best Weigh to Go
p. 12

Out-of-Network Benefits
Lower Your Out-of-Pocket Costs!
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Trust Tidbits Announcements, Closures & Important Dates

Trust Office Closures

The Teachers Health Trust will close for the upcoming dates:

- * Winter Holiday - Monday, December 22, 2014 at noon through Friday, December 26, 2014.
- * New Year's Holiday - Wednesday, December 31 through Friday, January 2, 2015.
- * Martin Luther King's Birthday - Monday, January 19, 2015
- * Presidents' Day - Monday, February 16, 2015

2015 Health Care Update

The update booklet has been sent to all participants outlining important information about the Teachers Health Trust Plans (see [page 10](#) for additional information).



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

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Know Your Benefits

The Health Improvement Benefit

Understanding the Benefit

The Teachers Health Trust knows how important it is for our participants to continuously strive to maintain optimal health. One of the most common mantras heard at the Trust is "Prevention Today for Wellness Tomorrow™." The Trust offers the Health Improvement Benefit to our participants as a way to help you work towards adopting and/or maintaining a healthy lifestyle. The Health Improvement Benefit is available only to licensed employees covered under the Diamond and Platinum Plans. Dependents are not eligible for this benefit. The plans will pay up to \$50 per calendar year for the following health improvement programs and activities: Health club memberships, personal training, tobacco prevention counseling & education and weight management support groups (TOPS, Weight Watchers, etc.).

Submitting for the Health Improvement Benefit

You must submit a Health Improvement Reimbursement Form and itemized receipt to the Trust within one year of receipt date. The form will require inclusion of the following information: Your identification, name and address, telephone number, date of birth, service for which reimbursement is requested and amount paid for services. Handwritten or non-itemized receipts will not be accepted and will not be eligible for reimbursement under this benefit.

Please be aware that the following items are not covered under this benefit:

- Y Medications and supplements
- Y Fitness and exercise equipment
- Y Books
- Y Magazines or journals
- Y Videos, compact discs, DVDs or any other electronic media or device
- Y Entry fees for fitness, exercise or charity events
- Y Eligible programs' and activities' charges over the \$50 calendar year benefit.

This benefit is separate from Preventive/Routine Care. For more information regarding the Health Improvement Benefit, call us at (702) 794-0272 or visit us online at www.teachershealthtrust.org. To download the Health Improvement Reimbursement Form, visit www.teachershealthtrust.org/Forms.



The Trust family would like to extend our heartfelt season's greetings to the participants & families of the Teachers Health Trust.

Happy Holidays

May the 2014 holiday season bring joy to you and yours.

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Officer*

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*Chief Operating
Officer*

Brenda Kelley

Executive Assistant

Michael

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Sonya & Autumn**

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**Sheri, Telisha, Mireya,
Michele & Shonna**



2014 Trust Financial Reports



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

INDEPENDENT AUDITOR'S REPORT

We have audited the accompanying financial statements of the Teachers Health Trust (the "Trust"), which comprise the statements of the net assets available for plan benefits and of benefit obligations as of June 30, 2014 and 2013, and the related statements of changes in net assets available for plan benefits and of changes in benefit obligations for the years then ended, and the related notes to the financial statements.

Trust management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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 involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Trust's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Trust's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit 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, 2014 and 2013, and the changes in its financial status for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The Supplemental Schedules of Administrative Expenses and the Supplemental Schedules of Insurance Premiums, together referred to as "supplemental information," 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 audits 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.

Reno, Nevada
November 19, 2014

TEACHERS HEALTH TRUST

STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS

AS OF JUNE 30, 2014 AND 2013

	2014	2013
ASSETS		
INVESTMENTS, at fair value	\$ 25,501,378	\$ 27,383,413
RECEIVABLES:		
Related party receivable	15,116	14,148
Prescription drug rebate receivable	710,466	467,199
Interest receivable	53,462	50,525
	<u>779,044</u>	<u>531,872</u>
CASH AND CASH EQUIVALENTS	-	7,688,047
FIXED ASSETS (net of accumulated depreciation of \$5,218,874 and \$4,849,882, respectively)	6,106,152	6,300,965
OTHER ASSETS	12,100	14,520
PREPAID EXPENSES	217,968	227,615
	<u>32,616,642</u>	<u>42,146,432</u>
Total assets		
LIABILITIES AND NET ASSETS		
LIABILITIES:		
Accounts payable for administrative expenses	758,350	877,082
Cash overdraft	752,147	-
Due to related party	25,000	608
Deferred insurance contribution	16,705	9,344,184
Line of credit	3,003,252	-
Capital lease payable	203,648	182,879
Total liabilities	<u>4,759,102</u>	<u>10,404,753</u>
TOTAL NET ASSETS AVAILABLE FOR PLAN BENEFITS	<u>\$ 27,857,540</u>	<u>\$ 31,741,679</u>

TEACHERS HEALTH TRUST

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS FOR THE YEARS ENDED JUNE 30, 2014 AND 2013

	2014	2013
ADDITIONS:		
Contributions		
Clark County School District / Charter Schools	\$ 116,049,878	\$ 112,650,555
Employee deduction	25,006,304	24,227,894
Self-pay, COBRA, staff participants	1,955,082	2,064,391
	<u>143,011,264</u>	<u>138,942,840</u>
Investment Income		
Net appreciation in fair value of investments	2,335,853	1,090,119
Interest and dividends	861,882	950,992
	<u>3,197,735</u>	<u>2,041,111</u>
Less: Investment manager fees	76,833	89,992
	<u>3,120,902</u>	<u>1,951,119</u>
Other income	2,615,886	2,483,098
	<u>2,615,886</u>	<u>2,483,098</u>
Total additions	<u>148,748,052</u>	<u>143,377,057</u>
DEDUCTIONS:		
Insurance premiums	2,102,514	2,025,887
	<u>2,102,514</u>	<u>2,025,887</u>
Benefits paid for participants		
Medical	96,654,519	91,571,998
Prescription drugs	31,823,942	29,020,765
Dental	12,898,674	12,338,914
Vision	2,328,489	2,255,444
	<u>143,705,624</u>	<u>135,187,121</u>
Administrative expenses	6,824,053	7,555,688
	<u>6,824,053</u>	<u>7,555,688</u>
Total deductions	<u>152,632,191</u>	<u>144,768,696</u>
NET DECREASE	(3,884,139)	(1,391,639)
NET ASSETS AVAILABLE FOR PLAN BENEFITS, BEGINNING OF YEAR	<u>31,741,679</u>	<u>33,133,318</u>
NET ASSETS AVAILABLE FOR PLAN BENEFITS, END OF YEAR	<u>\$ 27,857,540</u>	<u>\$ 31,741,679</u>

TEACHERS HEALTH TRUST

STATEMENTS OF BENEFIT OBLIGATIONS

AS OF JUNE 30, 2014 AND 2013

	2014	2013
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS:		
Vision claims	\$ 244,457	\$ 217,995
Medical and dental claims	6,181,253	5,719,205
Prescription drugs	1,570,345	1,134,141
Total currently payable	<u>7,996,055</u>	<u>7,071,341</u>
OTHER CURRENT BENEFIT COVERAGE OBLIGATIONS:		
Claims incurred but not reported, at present value of estimated amounts	<u>5,818,747</u>	<u>4,880,795</u>
TOTAL BENEFIT OBLIGATIONS	<u>\$ 13,814,802</u>	<u>\$ 11,952,136</u>

TEACHERS HEALTH TRUST

STATEMENTS OF CHANGES IN BENEFIT OBLIGATIONS

FOR THE YEARS ENDED JUNE 30, 2014 AND 2013

	2014	2013
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS:		
Balance at beginning of year	\$ 7,071,341	\$ 8,670,638
Claims reported and approved for payment	146,732,852	135,613,711
Claims paid	(145,808,138)	(137,213,008)
Balance at end of year	<u>7,996,055</u>	<u>7,071,341</u>
OTHER OBLIGATIONS FOR CURRENT BENEFIT COVERAGE, at estimated amounts:		
Balance at beginning of year	4,880,795	4,340,338
Net change during year	<u>937,952</u>	<u>540,457</u>
Balance at end of year	<u>5,818,747</u>	<u>4,880,795</u>
TOTAL BENEFIT OBLIGATIONS, END OF YEAR	<u>\$ 13,814,802</u>	<u>\$ 11,952,136</u>

TEACHERS HEALTH TRUST

SUPPLEMENTAL SCHEDULES OF ADMINISTRATIVE EXPENSES FOR THE YEARS ENDED JUNE 30, 2014 AND 2013

	2014	2013
Staff salaries and benefits:		
Claims administration	\$ 1,080,190	\$ 971,722
Accounting and administrative	929,605	1,151,081
Participant services	918,874	875,645
Support services	560,456	573,364
Provider services	345,814	343,184
Information technology	304,908	296,071
Clinical initiatives	282,441	283,055
Wellness and health programs	186,806	303,089
Document imaging	184,922	200,579
	<u>4,794,016</u>	<u>4,997,790</u>
Depreciation expense	438,036	465,213
Claims processing expenses	261,465	285,150
Postage and delivery	174,342	155,650
Benefit communications	149,892	124,362
Professionals fees	133,835	193,513
CCEA service agreement	116,276	246,836
Legal fees	115,557	331,434
Building expenses	98,293	123,630
Utilities expenses	83,226	76,076
Computer supplies and expenses	70,006	57,078
Bank fees, interest, and penalty	53,068	30,998
Health education programs	50,562	149,709
Insurance expenses	45,396	42,015
Photocopying expenses	40,214	38,390
Fiduciary liability insurance	36,940	30,649
Audit and actuarial fees	30,800	55,100
Health Traxx newsletter	19,520	38,630
Publications, subscriptions, and dues	17,159	15,850
Printing expenses	17,037	23,790
Trustees conference and meeting expenses	16,789	11,093
Miscellaneous expenses	13,253	12,767
Office supplies and expenses	13,083	14,705
Employee related expenses	10,204	7,334
Rental expenses	9,579	11,969
Business personal property tax	9,195	7,005
Staff training and conference	4,320	8,952
Outside services	1,990	-
Total	<u>\$ 6,824,053</u>	<u>\$ 7,555,688</u>

TEACHERS HEALTH TRUST

SUPPLEMENTAL SCHEDULES OF INSURANCE PREMIUMS FOR THE YEARS ENDED JUNE 30, 2014 AND 2013

	2014	2013
Group Term Life Insurance - Lincoln National Life	\$ 1,139,882	\$ 1,107,530
Utilization Management - Health Care Partners/Telligen	524,286	508,889
Behavioral Health - Human Behavioral Institute	220,438	213,984
Vision PPO Network - Vision Service Plan	159,950	155,182
Medical PPO Network - Coalition of America	57,958	40,302
Total	<u>\$ 2,102,514</u>	<u>\$ 2,025,887</u>

Please note that this Trust Financial Statement is available for review and/or download by visiting the Financial tab found at www.teachershealthtrust.org and selecting the view statement option for the 2014 document. Additionally, you may find the statement for the Retiree Health Trust on at www.teachershealthtrust.org as well.

2015 Benefit Plan Update

The Teachers Health Trust continuously works to ensure that a proper balance between the benefits offered and their cost is maintained. Additionally, the Trust considers it pivotal that all of our participants receive information about the annual updates and adjustments that are important to managing the health care for themselves as well as their families. While the full list of changes can be found in the 2015 Health Care Benefits Plan Updates Booklet (mailed to all participants and available online), one of the key changes has been included here.

Retiree Health Plan Merger

The Retiree Health Trust has merged with the Teachers Health Trust. Effective as of November 1, 2014, the Retiree Health Plan will be administered by the Teacher Health Trust. The Board of Trustees has been combined and now consists of nine (9) members; four (4) members from the previous Teachers Health Trust Board, four (4) members of the previous Retiree Health Trust Board and the President of CCEA. Your Retiree Health Plan medical, dental, vision and prescription benefits have not changed.

We realize you may have some questions about the transition and have provided some of the most common below:

1. As a retiree, will I have to re-enroll in the Retiree Health Plan? No, you will not be required to re-enroll; your status as a participant is unchanged.
2. Have my Retiree benefits changed? Your Retiree Health Plan benefits will remain the same as your current retiree plan benefits at this time.
3. Will I have the same insurance card? You may continue to use your current ID card through December 31, 2014. As of January, 1 2015, however, you will be mailed your

new Trust Identification Card to replace your current one.

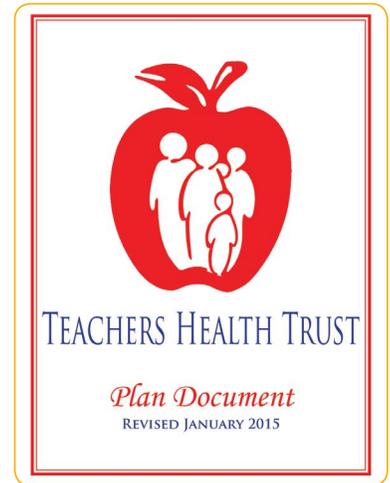
4. Will my premium increase? No, your premium will remain the same at this time.
5. Who do I call if I have any questions about my plan benefits? You may contact the Teachers Health Trust during our regular business hours. You may also refer to the Retiree Health Plan Document, available online at the Trust's website (www.teachershealthtrust.org).
6. Will my prescription drug plan remain the same? Yes, please refer to the formulary list, available online at the Trust's website (www.teachershealthtrust.org).
7. Will I have to change my provider? No, if you are currently receiving services from a Trust in-network provider, you may continue to do so.
8. Can I make any plan changes at this time? No, you may make plan changes during open enrollment or after a life event. For detailed information on life events, please refer to the Retiree Health Plan Document available online at the Trust's website (www.teachershealthtrust.org).

Please visit our website at www.teachershealthtrust.org for a list of current Trust in-network-providers, prescription formulary and/or to view a detailed Retiree Health Plan Document.

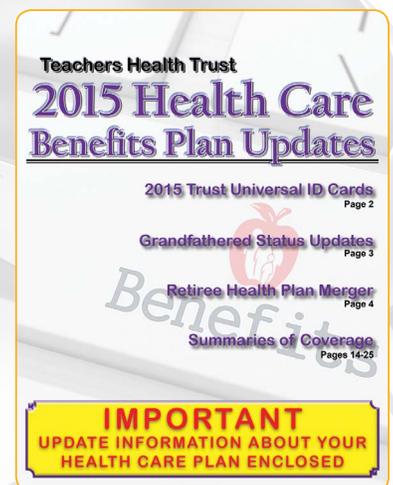
Contact Information

If you have any questions or require additional information, 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 them at serviceteam@teachershealthtrust.org.

Detailed Information



The Trust provides an up-to-date Plan Document with complete and detailed information regarding all of the offered medical plans, services and resources available to participants and their eligible dependents. The Plan Document may be viewed and/or downloaded online by visiting Benefits tab found at www.teachershealthtrust.org and selecting the Plan Document tab.



All participants were recently mailed the 2015 Health Care Benefits Plan Updates Booklet, which contains important information designed to assist you in better understanding your plan for the 2015 calendar year. You may also view the booklet online at www.teachershealthtrust.org.



2015 Wellfit for Life & B

Join us for the 2015 Kick-off at Chaparral High School (3850 Annie Oakley Dr.) on Saturday, January 24, 2015.

What is WellFit for Life?

WellFit for Life is a 12-week cardiovascular program that encourages Clark County School District (CCSD) employees to get moving! The program is free and allows you to participate in fitness activities of your choice, from conventional (such as jogging or swimming) to non-traditional (such as walking the dog or gardening). To top it off, there are incentives, including gifts and prizes for all eligible participants.

Who Can Participate?

WellFit for Life is open to all active and retired licensed employees of the CCSD who are currently enrolled in a Teachers Health Trust medical plan as well as employees of the Trust and Clark County Education Association (CCEA).

Getting Started

Follow the steps listed here to get started on the road to a healthier you!

1. Complete the registration form found on the official website (www.wellfit.teachershealthtrust.org). You may also link to the WellFit website from www.teachershealthtrust.org. **Registration closes February 14, 2015.**
2. Understand the program requirements, which include completing a minimum of 1/2 an aerobic mile a day, four days a week for nine of the 12 weeks.
3. Set and pursue personal fitness goals to achieve throughout the duration of the program.
4. Report your achieved daily miles utilizing the Online Log. You are not required to log your miles daily; however, you must complete your online log by Wednesday, April 21, 2015 to be eligible for gifts and prizes.
5. Track and report fitness progress daily or weekly.

Gifts and Prizes

While nothing compares to the gift of health that you are rewarding yourself through participation, a little incentive can go a long way towards maintaining motivation. The following gifts and prizes are available through the WellFit for Life and Best Weigh to Go programs.

Kick-off Raffle: All licensed participants who attend the WellFit for Life Kick-off event on Saturday, January 24, 2015 will be entered in one of two raffles for a fitness goodie basket.

Prize 1 - Complete Program: All participants who complete the program will receive water bottles. Successful completion is defined as performing a minimum of 1/2 an aerobic mile of cardiovascular activity four days a week for nine of the 12 weeks. Additionally, all activity must be reported utilizing the WellFit for Life Online Log to complete the program.

Prize 2 - Divisional Competition: Upon program completion, 2015 WellFit Towels will be provided for winning competitors. Divisional winners will be selected from worksites with the highest percentage of participants who complete the program.

The towels will be imprinted with the WellFit logo, the Best Weigh to Go winners and the worksite with the greatest participation. The divisions are:

1. **Elementary School:** Four worksites will be chosen.
2. **Middle School:** Three worksites will be chosen.
3. **High School:** Two worksites will be chosen.
4. **Special School:** One worksite will be chosen.
5. **Rural School:** One worksite will be chosen from the following areas: Indian Springs, Sandy Valley, Laughlin, Virgin Valley, Boulder City and other surrounding areas.
6. **Licensed Department:** One will be chosen from the following areas: Professional Development, Student Support Services, Title I, and Grants & Development.

Prize 3 - Mileage Competition: WellFit Messenger Bags will be awarded to winners from each mileage category. These winners will be selected based upon the number of completed miles within their divisions at the end of the program. Winners will also be featured in the summer issue of *Health Traxx*.

The mileage categories are defined for the program as follows:

1. **Novice:** This category is reserved for beginners who will not exceed 75 miles during the program. (*Participants can win only once in this category.*)
2. **Intermediate:** This category is for participants who will not exceed 300 miles during the program. Participants who have won in the Novice category previously must achieve at least intermediate status to be eligible for mileage prizes.
3. **Advanced:** This category is for participants who will not exceed 600 miles during the program.
4. **Extreme:** Designed for marathon runners, triathletes and endurance athletes who will exceed 600 miles.
5. **Fit at 55:** This category is for retired participants who will complete a minimum of 75 miles during the program.

Best Weigh to Go

ay, January 24 (9 a.m. - 1 p.m.). Register beginning January 9 at www.teachershealthtrust.org.

Messenger bags will be awarded within divisional categories (Novice, Intermediate, Advanced, Extreme and Fit at 55) as follows:

1. **Elementary:** Four winners in each divisional category.
2. **Middle School:** Three winners in each divisional category.
3. **High School:** Two winners in each divisional category.
4. **Special School:** One winner in each divisional category.
5. **Rural School:** One winner in each divisional category.
6. **Licensed Department:** One winner per divisional category.

The Trust encourages all participants to consult a physician before starting any cardiovascular and/or exercise regimen.

Kick-off Services

The Trust hopes you will begin the WellFit program by attending the kick-off event at Chaparral H.S. There is no better way to get the adventure started than by taking advantage of the many services available, all designed to get you started off on the right foot, including: **BMI/Body Weight Analysis, Nutritional Counseling, Fitness Regimen Planning and Diabetic & Cardiac Considerations.**

What is Best Weigh to Go?

Best Weigh to Go encourages participants to add friendly competition to their daily workouts by forming teams and motivating one another. Team weight totals are recorded at the beginning and end of the program. The teams that lose the highest percentage of weight are eligible to win prizes. You may compete without participating in WellFit for Life.

The program offers three types of teams so that everyone can find a group that best fits their fitness goals and schedule.

Licensed Team: Active and/or retired CCSD-licensed employees currently enrolled in a Teachers Health Trust Diamond, Platinum or Retiree Health medical plan.

Family Team: Active and/or retired participant and/or his/her dependents covered under the main insured's medical plan.

Combined Team: Mix of CCSD-licensed employees, retirees and/or eligible dependents.

Guidelines & Instructions

- Teams **must** consist of two to five competitors who are eligible for the WellFit for Life program.
- Participants may compete on one team only.
- Each team must have a team name and captain.

- All team members **must** weigh in and out together.
- Participants should wear comfortable athletic gear for weigh-in/out (shirt, pants/shorts and socks).
- Shoes must be removed for weigh-in/out.
- The calculation for winning is based on the percentage of team body weight loss.
- Prizes will be awarded to the three teams that lose the highest percentage of body weight.

IMPORTANT: For safety purposes, expectant mothers are not eligible to participate. Should you become pregnant during the course of the program, the Trust highly recommends that you cease participation immediately.

Family Team Guidelines & Instructions

- All members of a team must be active participants or dependents on either the Trust's Diamond, Platinum or Retiree Health medical plan.
- There are no age restrictions for participation in the programs.*
- Teams may be made up of a mix of licensed employees and dependents.
- All standard guidelines and instructions apply to teams that include dependents.

* *The Trust highly recommends that parents consult with their family pediatrician(s) before starting children on an exercise and diet regimen.*

Best Weigh to Go Prizes

The three teams that lose the highest percentage of body weight will receive monetary awards as follows:

1st Place: \$1,000.00

2nd Place: \$500.00

3rd Place: \$250.00

Event Dates

Kick-Off: Sat., Jan. 24, 2015

(9:00 a.m. - 1:00 p.m.)

Weigh-Out: Sat., April 18, 2015

(9:00 a.m. - 12:00 p.m.)

Lifestyle Decisions[®]

Nutritional Consultations and Diabetes Educational Classes

Participants are entitled to six nutritional/dietary consultations per calendar year from Trust In-Network providers. In addition, participants may attend an unlimited number of diabetes educational classes per calendar year. Copayments may apply. Please refer to your Plan Document for your plan copayments. Before scheduling an appointment with one of the following nutritionists/dietitians and/or diabetes educational class providers, please refer to the Trust website to ensure that the provider/facility is In-Network, as contracted providers change frequently.

Dietician Nutritional Consultations

Andrea L. Dempsey, MD (Joey Sjostrom)
7170 Smoke Ranch Road, Ste. 110, 702-463-3333

Desert Perinatal Associates (Donna Ready)
3001 Horizon Ridge Pkwy., 702-341-6610

Diabetes Management Consultants
9680 W Tropicana Ave., Ste. 110, 702-858-5675

Nutrition for Life (Kamallni Mukerjee)
2764 N. Green Valley Pkwy., Ste. 310, 702-487-7055

The Peds (Diana Andrew)
5235 South Durango Dr., Ste. 103 - (702) 851-7287

So Simple Nutrition
2410 Horizon Ridge Pkwy., Ste. 100 - (702) 434-8222

Nutrition by Joey (Joey Sjostrom)
8275 S. Eastern Ave., Ste., 118 702-878-5639 - <http://www.nutritionbyjoey.com>

Nutrition Moves (Geri Lynn Grossan)
7721 Leavorite Dr. - (702) 242-5730 - <http://www.nutritionmoves.com>

Your Dietician for Diabetes & Weight Control (Angie Lopez)
7281 W. Sahara Ave., Ste. 100 Room 120 - (702) 525-1105

Medschool Associates South (Miriam Een, Margaret Riedl, Shannon Isom-Ence)
2410 Fire Mesa St., Ste. 180, 702-992-6888

Diabetic Educational Classes

Desert Springs Hospital and Medical Center - The Diabetes Treatment Center
2075 E. Flamingo Road, Phone (702) 369-7560 or Fax referral to (702) 369-7564

Sunrise Hospital, MountainView Hospital and Southern Hills Hospital - Outpatient Diabetes Educational Classes
Phone: (702) 233-5300

St. Rose Dominican Hospital - Women's Care and Community Outreach Center
2651 Paseo Verde Parkway, Ste. 180, Phone: (702) 616-6545

Pregnancy Resources



Pregnancy and Preterm Delivery Support Groups

March of Dimes: www.marchofdimes.com

Sidelines National Support Network: www.sidelines.org

Mothers of Supertwins: www.mostonline.org

Center for the Study of Multiple Birth: www.multiplebirth.com

American Pregnancy Association: www.americanpregnancy.org

Mommy Cast: www.mommycast.com

The Teachers Health Trust provides Case Management Services for Diamond, Platinum or Retiree Health plan participants who may experience a difficult pregnancy. Services are provided at no charge and are coordinated by a registered nurse (RN) who is also a certified case manager (CCM).

The Case Management Department is available to assist you during those challenging times and to help you achieve the best possible outcome for you and your new family member(s). For more information, please contact the Trust at (866) 585-2273 between 7:00 a.m. and 5:45 p.m. Monday through Thursday and 8:00 a.m to 11:45 p.m. on Friday or e-mail the Case Management Department at casemanager@teachershealthtrust.org.



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.



Holiday Health &

The holidays are a time to celebrate, give thanks, and reflect. They are a
Give the gift of health and safety to yourself and others

1

Wash Your Hands Often

Keeping hands clean is one of the most important steps you can take to avoid getting sick and spreading germs to others. Wash your hands with soap and clean running water for at least 20 seconds. If soap and clean water are not available, use an alcohol-based product.

2

Stay Warm

Cold temperatures can cause serious health problems, especially in infants and older adults. Stay dry, and dress warmly in several layers of loose-fitting, tightly woven clothing. Check on children, the elderly and pets.

4

Travel Safely

Whether you're traveling across town or around the world, help ensure your trip is safe. Don't drink and drive, and don't let someone else drink and drive. Wear a seat belt every time you drive or ride in a motor vehicle. Always buckle your child in the car using a child safety seat, booster seat, or seat belt according to his/her height, weight, and age. Get vaccinations if traveling out of the country.

3

Manage Stress

The holidays don't need to take a toll on your health. Keep a check on over-commitment and over-spending. Balance work, home, and play. Get support from family and friends. Keep a relaxed and positive outlook. Get enough sleep.

5

Be Smoke-Free

Avoid smoking and breathing other people's smoke. If you smoke, quit today! Call 1-800-QUIT-NOW, or talk to your health care provider for help.

6

Get Check-Ups & Vaccinations

Exams and screenings can help find problems early or before they start. Vaccinations help prevent diseases and save lives. Schedule a visit with your health care provider for a yearly exam. Ask what vaccinations and tests you should get based on your age, lifestyle, travel plans, medical history, and family health history.



Safety Tips

Also a time to pay special attention to your health. by following these holiday tips.

7

Watch the Kids

Children are at high risk for injuries. Keep a watchful eye on your kids. Keep potentially dangerous toys, food, drinks, household items, choking hazards (like coins and hard candy), and other objects out of kids' reach. Learn how to provide early treatment for children who are choking. Develop and reinforce rules about acceptable and safe behaviors for all electronic media.

8

Prevent Injuries

Injuries from falls and fireworks often occur around the holidays. Use step stools instead of furniture when hanging decorations. Leave the fireworks to the professionals. Most residential fires occur during the winter months. Keep candles away from children, pets, walkways, trees, and curtains. Never leave fireplaces, stoves, or candles unattended. Don't use generators, grills, or other gasoline- or charcoal-burning devices inside your home or garage. Install a smoke detector and carbon monoxide detector in your home. Test and change the batteries regularly.

9

Handle & Prepare Food Safety

As you prepare holiday meals, keep you and your family safe from food-related illness. Wash hands and surfaces often. Avoid cross-contamination by keeping raw meat, poultry, seafood, and eggs (including their juices) away from ready-to-eat foods and eating surfaces. Cook foods to the proper temperature. Refrigerate promptly. Do not leave perishable foods out for more than two hours.

10

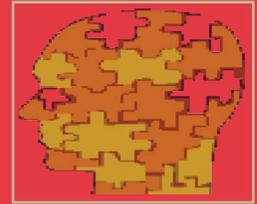
Eat Healthy & Be Active

With balance and moderation, you can enjoy the holidays the healthy way. Choose more vegetables and fruit. Select just one or two of your favorites from the host of tempting foods. Find fun ways to stay active, such as dancing to your favorite holiday music. Be active for at least 2½ hours a week. Help kids and teens be active for at least 1 hour a day.

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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)

THEMADEUSA

(2)

SHIRT + PANT PANT

(3)

**VIOLET
VIOLET
VIOLET**

(4)

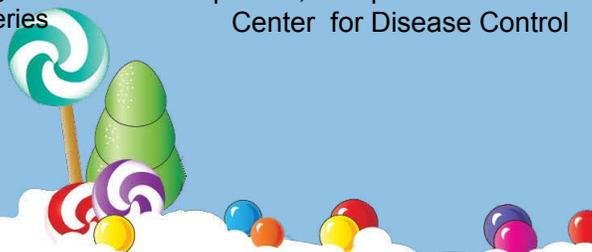
LB. LB. LB. LB. LB.

WEIGHT

(5)



See answers on page 24



Seasonal Affective Disorder

Understanding the Link Between the Seasons and Depression

What is SAD?

In recent years, you have likely heard of or seen media regarding a type of depression called Seasonal Affective Disorder. At first, it sounds like little more than the age-old winter blues. Unfortunately, there is much more to it than just being bummed that it's cold. For many, it is a disorder that requires a complete understanding of the symptoms and treatments available.

Seasonal Affective Disorder, or SAD, is a type of depression that occurs within the individual during a specific season or time of the year. While SAD does not occur exclusively during the winter months, it is the most common time of the year for symptoms to arise for those who are diagnosed with SAD.

Season Affective Disorder was first named and described by renowned psychiatrist Norman E. Rosenthal in 1984. Since then, it has become a recognized disorder and is included in the Diagnostic and Statistical Manual of Mental Disorders, which serves as the primary source for standard criteria for the classification of mental disorders.

Since its initial recognition, many in the field of psychiatry have worked towards better understanding the causes of the disorder. While it still has not been definitively determined, most experts believe the development of SAD is linked to a biochemical imbalance within the brain triggered by the fewer daylight hours and overall lack of sunlight experienced during the winter months. These seasonal changes can directly impact an individual's circadian rhythm, the 24-hour cycle that regulates sleep patterns and many other physiological processes.

Another heavily researched link to SAD is melatonin. Melatonin is a hormone that is key in the regulation of sleep patterns and is produced at its highest level in the dark. This hormone has

been linked to depression. During the shorter, darker days of winter, people produce a greater amount of melatonin. Since mounting evidence shows SAD is more prevalent the farther away from the equator one lives, researchers believe this link may be vital to fully understanding SAD.

Just the Winter Blues?

For many, one of the first questions to arise about SAD relates to how to differentiate between the disorder and a simple case of the winter blues. The first step in differentiation rests with the consistency of symptoms. Currently, the accepted baseline for diagnosis is three consecutive fall/winter seasons of symptoms appearing that is followed by remission occurring in the spring and summer months.

When the consecutive seasons of symptoms have been determined to have occurred, doctors will usually recommend various tests to determine if an individual is suffering from SAD. These tests include:

Blood Tests: Completed in order to rule out thyroid issues such as hypothyroidism.

Physical Exam: A comprehensive physical may be completed to ensure symptoms are not due to a previously unrecognized health problem. The physical exam is often combined with a battery of questions about the individual's physical health and habits.

Psychological Evaluation:

In addition to the above,

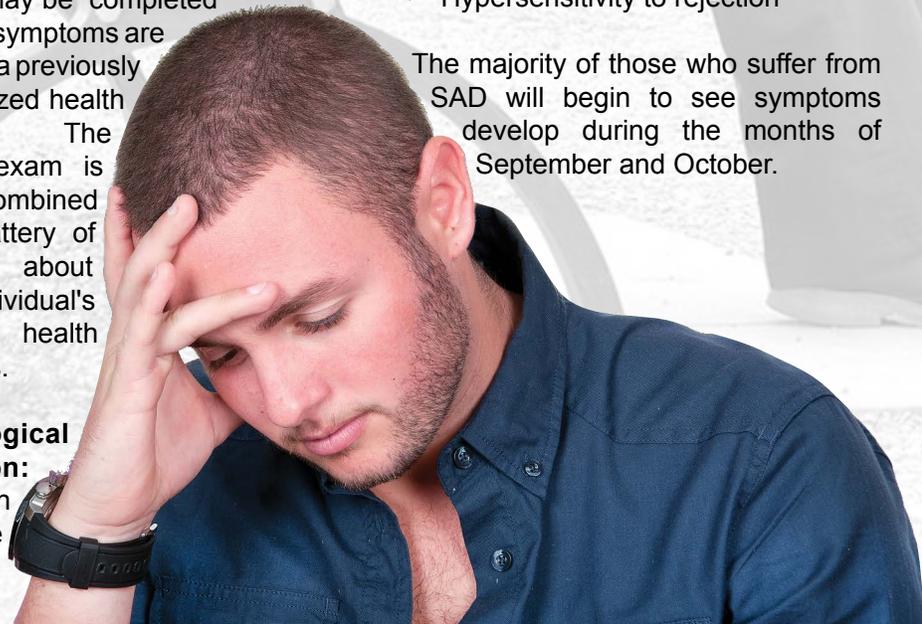
mental health professionals will want to conduct a psychological evaluation to determine whether symptoms may be due to other types of depression or disorders. SAD is considered to be a subtype of major depression or bipolar disorder so it is common to evaluate the symptoms, feelings and patterns of behavior.

What Are the Symptoms

Those diagnosed with Seasonal Affective Disorder are, unsurprisingly, prone to begin exhibiting symptoms during the fall and winter months. Symptoms range in severity from mild to severe. Additionally, people diagnosed with SAD may not exhibit all symptoms, which include but are not limited to:

- Sad and/or anxious feelings
- Hopelessness and/or pessimism
- Feelings of guilt, worthlessness or helplessness
- Irritability, restlessness
- Loss of interest or pleasure in activities normally enjoyed
- Decreased energy and fatigue
- Difficulty concentrating, remembering and decision-making
- Sleep difficulties
- Changes in weight and appetite
- Thoughts of death or suicide
- Problems getting along with others
- Hypersensitivity to rejection

The majority of those who suffer from SAD will begin to see symptoms develop during the months of September and October.



Treating Options

Current treatments for Seasonal Affective Disorder are heavily reliant on counteracting the impact of reduced exposure to sunlight. Light therapy and medication has proven the most effective in combatting the effects of SAD.

Light Therapy (Phototherapy): This type of treatment has a patient seated near a special light box that exposes him/her to bright light. The goal is to mimic natural sunlight. Current research shows that light therapy causes a change in the biochemicals linked to mood.

It is important to note that research in respect to light therapy is far from definitive, but it continues to be accepted by practitioners as effective in relieving SAD symptoms.

Counseling: As with the majority of psychiatric disorders, psychotherapy is often included in the treatment for those suffering from SAD. For the purpose of treating Seasonal Affective Disorder, therapy will be utilized to assist a patient in learning how to identify, manage and cope with the disorder.

Medication: A doctor may prescribe various antidepressants commonly used to treat other types of depression both during episodes and prior to the time of year when symptoms generally begin.

Coping and Management

Seasonal Affective Disorder is relatively new where recognition and treatment are involved. Fortunately, research and advancement of the understanding of SAD, like most psychological disorders, is the key in recognizing the need for help and seeking proper treatment.

If you have been diagnosed with the disorder, it is important to adhere to your treatment plan so that you can properly cope with and manage SAD.

*By Philip A. DiGiacomo
Teachers Health Trust*

Risk Factors for Seasonal Affective Disorder

While anyone can suffer from SAD, higher risk factors include:

- Women (3 out of 4 diagnosed with SAD)
- Onset between ages 18 and 30
- People with family history of the diagnosis
- Those suffering from clinical depression or bipolar disorder
- People who live either far north or south of the equator

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- ✓ Minimally Invasive Surgical Techniques
- ✓ Private Recovery Suites
- ✓ Personalized 24-Hour Care
- ✓ Walking Within Hours of Surgery
- ✓ Healthy Catered Meals
- ✓ Safe Transition To Home

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One Knee

One Hip

At A Time!

CROVETTI
ORTHOPAEDICS
SPORTS MEDICINE

The advertisement features a blue background. On the right, a man in blue scrubs stands with his arms crossed. To his left are two sets of X-rays: one for a knee and one for a hip. The text "One Knee" and "One Hip" is placed below the respective X-rays. At the bottom, the Crovetti Orthopaedics logo is displayed.

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ROCKSTAR™

www.CROVETTIORTHO.com

Kids Korner

Helping Homeless
Kids in Need

The holiday season is here. Most of us will be attending parties; buying and wrapping presents as well as planning warm and cozy gatherings with our friends and family. Special memories in the making, that's for sure. But for some, this time will be spent cold, lonely, lost and hungry. Unfortunately, when it comes to our homeless youth, this time of year can be quite dreadful.

The number of homeless children in the U.S. has risen in recent years to an all-time high. According to The National Center on Family Homelessness, "2.5 million children are homeless within the United States each year." With alarming numbers such as these, awareness of programs that provide assistance to kids in need is vital.

Locally there is a program, Title 1 Hope (Homeless Outreach Program for Education), which is a division of the Clark County School District. Title 1 Hope has a homeless advocate available at each school. This program helps to identify homeless students and provides them with clothing, toiletries, school supplies and whatever generous donations they receive from the community. Donations are more than welcome and there is never enough to go around. Throughout the Valley there are resource centers that have been set up at some of the high school campuses. They are referred to as, **A Place Called Hope**. Students can attend this safe environment where they can do their homework, participate in life skill trainings and receive tutoring. Basic clothing, school supplies and toiletries can also be picked up here.

Title 1 Hope has provided some fast facts for the 2014-2015 school year.

Easy Ways You Can Make a Difference

For any of us, the loss of a job, death of a spouse or child could be the path to total despair. These types of tragedies have happened to many homeless people. Programs such as Title 1 Hope are available for us to support and provide assistance.

*By Olga Singleton
Teachers Health Trust*

For more information, please contact: Title 1 Hope at 702-855-6682 or visit them online at ccsd.net/departments/titles-i-hope.

Title 1 Hope Homeless Outreach Program for Education

Title I HOPE provides educational support and eliminates barriers to school enrollment for youth living in the following situations:

- ✦ Living in a car, park, or on the street
- ✦ Living in a shelter or transitional housing
- ✦ Living in a weekly hotel due to economic hardship
- ✦ Living with friends or family due to economic hardship
- ✦ Unaccompanied Youth (not in the physical custody of the parent)
- ✦ Awaiting Foster Care

During the 2013-2014 school year:

- ✦ 108 children were identified as living in a car, park or street
- ✦ 416 children were identified as living in a shelter
- ✦ 1,840 children were identified as living in a weekly hotel
- ✦ 6,348 children were identified as living with family or friends
- ✦ 89 children were identified as awaiting foster care

Grand Total: 9,284 STUDENTS WERE IDENTIFIED AS HOMELESS

All 357 schools in the CCSD have a homeless advocate to assist schools to be in compliance with the McKinney-Vento Law:

- ✦ 217 Elementary schools
- ✦ 59 Middle schools
- ✦ 49 High schools
- ✦ 24 Alternative schools
- ✦ 8 Special schools

Title I HOPE Services:

- ✦ Immediate enrollment in school
- ✦ Coordinate breakfast and lunch at school site
- ✦ Transportation to the School of Origin
- ✦ Backpack with school supplies and toiletries
- ✦ Clothing and shoes for school
- ✦ Connect with Community Resources

Kids Korner is designed with the health of your students in mind. Do you have an upcoming event focused on kids' health and fitness that you would like to get the word out about? Do you have a program that implements healthy habits at your school that you would like to share with others? Send the details along with your name, school and contact information to Philip DiGiacomo at pdigiacomo@teachershealthtrust.org, and you may see your ideas in the next *Health Traxx* issue!

Know Your Benefits

Out-of-Network Benefits



Keep Your Out-of-Pocket Costs Down

It is important to know how your health insurance benefits, both in-network and out-of-network, work so that you are aware of any potential additional costs. Ultimately, the last thing you need is to have medical procedures done and later unexpectedly find out you are responsible for a huge amount of the balance. The best defense against this ever happening to you is to educate yourself on your benefits. Leaving it up to your provider to tell you if they are in-network with the Teachers Health Trust could leave you with a high out-of-pocket fee.

Although the Trust provides you with a large network of Providers to choose from for your health care, it cannot guarantee all services or surgical approaches can be done In-Network. There may be times when you receive services from an Out-of-Network Provider. The Trust provides benefits for Out-of-Network services, but they differ greatly from the In-Network benefits. You will pay more out of your own pocket for services received from Out-of-Network Providers.

Generally, you will be responsible for payment of the following amounts if you use Out-of-Network Providers for your health care services:

First, you pay an Annual Deductible;

Then, you pay a percentage of the Allowable Amount;

Finally, you pay any amount the Provider charges over the Allowable Amount.

Resources and Services

The Teachers Health Trust offers our participants an efficient means to familiarize yourself with your benefits online. We provide 24-hour-a-day, 7-days-a-week access to your Plan Document and Provider Directory at www.teachershealthtrust.org.

The website provides access to a complete and detailed list of all our contracted medical, dental and vision providers. The Teachers Health Trust Plan Document provides an easy-to-understand resource for information that will help you in deciding how best to address your personal health needs.

Customer Service

If, after reviewing our website, you still have questions, concerns or just feel more comfortable speaking with a person (which many of us do), we offer other options. You can contact our office and speak to any one of our dedicated customer service representatives, all of whom are ready to assist you with any concerns.

Additionally, we also offer face-to-face meetings with our customer service team members. You can call and schedule an appointment or walk-in during our business hours (2950 E. Rochelle Avenue Las Vegas, NV 89121). Office hours are Monday-Thursday 7:00 a.m. to 5:45 p.m. and from 9:00 to 11:45 a.m. on Fridays.

Case Management

If you have been referred to an out-of-network provider for surgical procedures, it is strongly recommended that you contact the Trust's Case Management Department.

The Trust provides an RN Case Manager to help you and your family members navigate and access the health care system free of charge.

Resources

The Trust offers a wide array of resources and services to help you keep your out-of-pocket costs down. Be sure to stay up to date by reading the quarterly issues of *Health Traxx*, your Plan Document and the regular mailers sent to your home. Additionally, by visiting www.teachershealthtrust.org regularly, you will always be in the know when it comes to upcoming programs and events. Taking advantage of these resources and services, staying informed about your benefits and planning ahead will help you cut down on unnecessary out-of-pocket expenses and keep the overall cost of your health care down.

*By Olga Singleton
Teachers Health Trust*



Medical Cards and Copayments

A Reference Aid to Your In-Plan Benefits

Recently, you received information pertaining to your benefits for 2015. Each year, the Trust seeks to enhance and refine our health care plans in order to maximize the benefits offered to participants.

It is important that all our participants are aware of any changes and additions made to ensure they are well-informed when receiving health care. It is equally important that our participants are informed about the details of their health care benefits, including the copayments they may be responsible for during an office visit.

Of course, we at the Trust try to find as many ways as possible to communicate information to our participants, including the Health Traxx quarterly publication. In order to help all our participants stay up-to-date with this important information, the Trust has created the Chart found on the following page.

At the bottom of the page, you will find an example of the 2015 Universal Trust ID distributed to all participants enrolled in one of the following plans:

1. Diamond Medical Plan
2. Platinum Medical Plan
3. Retiree Health Plan

Please take the time to review the information in the column directly below the plan that you and/or your dependents are currently enrolled in.

This information can also be found in:

1. Trust Plan Document
2. www.teachershealthtrust.org
3. Annual Open Enrollment Booklet

Of course, if you have any additional questions, you can always contact the Trust Service Department directly via phone at 702-794-0272, via fax at 702-794-2093 or via e-mail at serviceteam@teachershealthtrust.org.

What's On My Card?

1. Plan Name: Provides the name of the Trust medical plan in which you are currently enrolled.
2. ID: Member Number
3. Name: Member Name
4. Medical Network: Teachers Health Trust

Teachers Health Trust



① Plan Name: **Diamond Plan**

RxBIN: 000000

RxPCN: ADV

RxGrp: RX0000

Issuer (80840): 9999999999

② ID: **000000000**

③ Name: **Johnathon S Doe**

④ Medical Network: **TEACHERS HEALTH TRUST**

For additional cards or prescription drug information, please contact MedImpact at 1-844-336-2676

Medical and Prescription Drug Card

MedImpact

BASIC COPAYMENTS

In-Plan Benefits	Diamond Plan	Platinum Plan	Retiree Plan
All Office Visits	\$20 per visit	\$30 per visit	\$30 per visit
Urgent Care	\$20 per visit	\$30 per visit	\$30 per visit
Laboratory	\$0 if performed by an in-network, free-standing laboratory in the service area, \$10 per test if performed by other network physician/lab	\$0 if performed by an in-network, free-standing laboratory in the service area, \$15 per test if performed by other network physician/lab	\$0 if performed by an in-network, free-standing laboratory in the service area, \$15 per test if performed by other network physician/lab
Diagnostic & Radiology Procedures	\$10 per test procedure	\$20 per test procedure	\$20 per test procedure
CAT Scans	\$50 per test procedure	\$75 per test procedure	\$75 per test procedure
MRI	\$50 per test procedure	\$75 per test procedure	\$75 per test procedure
PET Scans	\$200 per test procedure	\$400 per test procedure	\$400 per test procedure
Outpatient Facility	\$150 per surgery	\$200 per surgery	\$200 per surgery
Outpatient Surgeon	\$125 per surgery	\$250 per surgery	\$250 per surgery
Anesthesia	\$100	\$150	\$150
Assistant Surgeon	\$0	\$0	\$0
Hospital Observation	\$100 per day	\$150 per day	\$150 per day
ER - Emergency Services	\$150 per visit	\$300 per visit	\$300 per visit
ER - Non-Emergency Services	\$250 per visit	\$400 per visit	\$400 per visit
Ambulance	20% coinsurance	30% coinsurance	20% coinsurance
Routine OB Care (Physician)	\$150 for all routine office visits and delivery	\$300 for all routine office visits and delivery	\$300 for all routine office visits and delivery
Inpatient Routine Newborn Circumcision	\$20	\$30	\$30
Inpatient Hospital/ Facility (including Mental Health)	\$150 per day up to \$450 per admission	\$300 per day up to \$900 per admission	\$300 per day up to \$900 per admission
Inpatient Procedures (Surgeon)	\$125 per surgery	\$250 per surgery	\$250 per surgery
Anesthesia	\$100	\$150	\$150
Assistant Surgeon	\$0	\$0	\$0
Inpatient Visits	\$0	\$0	\$0
Allergy Testing	\$1 per test	\$2 per test	\$2 per test
Allergy Antigen	\$1 per dose	\$2 per dose	\$2 per dose
Allergy Injections	\$5 per injection	\$10 per injection	\$10 per injection
Orthotics & Prosthetics (includes foot orthotics)	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Durable Medical Equipment	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Inpatient and Outpatient Hospice Services	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Home Health Care	Participants are responsible for 20% coinsurance	Participants are responsible for 30% coinsurance	Participants are responsible for 20% coinsurance
Skilled Nursing & Rehabilitation Facilities	\$150 per day up to \$450 per admission	\$300 per day up to \$900 per admission	\$300 per day up to \$900 per admission
Outpatient Dialysis Facility	\$20 per visit	\$30 per visit	\$30 per visit
Outpatient Dialysis Physician	\$20 per visit	\$30 per visit	\$30 per visit

MENTAL MUSCLE ANSWERS
 1. Made in the U.S.A. 2. A shirt and a pair of pants
 3. Shrinking violet 4. Five pounds overweight
 5. Canned tuna

Thank you Breast Cancer Awareness Campaign Sponsors

