The Health Connection
APWU Health Plan
Together. Better Health.
APWU Health Plan's Quarterly Newsletter
Fall 2014 Volume 15 No.4

# It's Not Love If It Hurts

**Know the signs of domestic violence and know how to get help.**

Domestic violence knows no boundaries and can happen in any relationship at any time in the relationship and to anyone of any race, age, sexual orientation, religion and gender. It can happen to married couples, those just living together and those just dating. And, it crosses all socioeconomic and education levels. Simply put, it can happen to anyone.

According to the National Domestic Violence Hotline, on average, 24 people per minute are victims of rape, physical violence or stalking by an intimate partner in the United States—more than 12 million women and men over the course of a year. Domestic violence is not just limited to physical abuse. It can include abuse that can't easily been seen to the eye. Emotional abuse, sexual abuse and coercion, reproductive coercion and financial abuse are all forms of domestic abuse. Victims of domestic abuse often suffer from many of these forms of abuse at the same time, but make no mistake, if you are enduring any *one* of these forms of abuse, you are still the victim of domestic violence.

Abuse is defined as a repetitive pattern of behaviors to maintain power and control over an intimate partner. Abuse inflicts harm, creates fear and prevents a partner from doing what they want and forces them to behave in ways they do not want.

**Some warning signs and red flags to look for include:**

- Telling you that you can never do anything right
- Showing jealousy of your friends and time spent away
- Keeping you or discouraging you from seeing friends or family members
- Embarrassing or shaming you with put downs
- Controlling every penny spent in the household
- Taking your money or refusing to give you money for expenses
- Looking at you or acting in ways that scare you
- Controlling who you see, where you go, or what you do
- Telling you that you are a bad parent and threatening to harm or take away your children
- Preventing you from making your own decisions
- Preventing you from working or attending school
- Destroying your property or threatening to hurt or kill your pets
- Intimidating you with guns, knives or other weapons
- Pressuring you to have sex when you don't want to or do things sexually you're not comfortable with
- Pressuring you to use drugs or alcohol

If you or someone you love is suffering from domestic abuse, get help immediately. Do not risk your life or the life of someone you love by wasting time or thinking that "things will settle down." Trained expert advocates can be reached at the National Domestic Violence Hotline at (800) 799-SAFE (7233) to speak confidentially 24 hours a day, seven days a week. You can also visit our APWU Health Plan 24-hour nurse line at 800-582-1314.

**Remember, domestic violence is about power and control, not love.**



**About 1 in 5 women and nearly 1 in 7 men who ever experienced rape, physical violence, and/or stalking by an intimate partner, first experienced some form of partner violence between 11 and 17 years of age.**

**30 to 60% of perpetrators of intimate partner violence also abuse children in the household.**

# Open Season

This Open Season, as you consider your health insurance choices, I would like to remind you of our low premiums and rich benefits all around. When selecting the "best plan" for your family, premium cost should not be the only factor to consider. You should also focus on plan deductibles and copays, think about whether your doctor is in the network and also take note of procedures that are covered at 100%.

**Listed below are just a few of my favorite benefits:**

**Copays*:** $18 for office visits (including specialists); $40 for all urgent care centers; $8 for generic drugs

**Deductible:** $275 self/$550 self and family (in-network)

**Use LabCorp and Quest Diagnostics for 100% coverage**

**100% coverage (in-network):**

- Preventive care and screenings
- Maternity
- Accidental injury (within 24 hours)
- Diabetes Management Program
- Hypertension Management Program
- Weight Management Program
- Tobacco Cessation Program

- Cancer Centers of Excellence paid at 95%
- Routine dental coverage
- Discount vision program
- Extra dental discount when Health Risk Assessment is completed
- Hearing aid benefit

**High Option Premiums 2015**

| | Self Only (471) | Self and Family (472) |
|---|---|---|
| **APWU Career** | | |
| biweekly | $42.65 | $105.20 |
| **Postal Category 1** | | |
| biweekly | $51.09 | $115.52 |
| **Postal Category 2** | | |
| biweekly | $64.67 | $146.23 |
| **Non-Postal** | | |
| biweekly | $64.67 | $146.23 |
| monthly | $140.12 | $316.83 |

Career APWU employees hired before May 23, 2011 will have the same rates as the APWU rates shown above. Special Guides to Benefits are published for American Postal Workers Union (APWU) employees (see RI 70-2A).




## Customer Service
## (800) 222-2798

## Open Season Hotline
## (800) PIC-APWU

Each Open Season, I know you have many choices. On behalf of the entire APWU Health Plan, we thank you for a great year and hope that you will stay with us for 2015 and many years to come. Remember, if you are satisfied with your APWU Health Plan coverage, you do not have to make any changes this Open Season.

## 2014 Open Season Dates:
## November 10th thru December 8th

# Migraine: When a Headache Knocks You Off Your Feet



There are headaches and then there are migraines. Almost everyone has experienced some kind of headache in their lifetime—tension headache, sinus headache—but migraine sufferers have the unfortunate luck of experiencing the most debilitating kind of headache and often on a regular basis. Migraine sufferers will do just about anything to prevent or stop a migraine in its tracks. Those who don't experience this kind of headache may believe that getting rid of migraine is as easy as it appears on TV commercials—just pop two Aleve and you'll be back in the swing of things. If only it were that easy.

Unlike tension headaches or sinus headaches, migraines are defined by constricting blood vessels around the temple that result in severe pain on one side of the head and come with such side effects as nausea; vomiting, and/or sensitivity to light, sound, or smell. Migraines can sometimes be preceded by a visual aura and can last days as opposed to tension or sinus headaches whose pain can be more easily managed and goes away when stress is reduced or the sinus symptoms disappear.

It is important to understand that there are migraine causes and migraine triggers. Migraine causes include family history, health history, hormonal changes and neck or head injury. Migraine triggers include environmental changes, food and drink, hormonal changes, physical activity and sexual activity. About two-thirds of migraines sufferers share their condition with another member of their family making the genetic component very compelling. What's more, some scientists have recently also put forth the idea that migraines are caused by inherited abnormalities in parts of the brain, again supporting the idea that migraines can be genetic. As women often experience headaches during their menstrual cycle and more women than men suffer from migraines, hormones are believed to be a significant contributor to the likelihood and regularity of migraines. Emotional stress has also been found to be a common trigger as the body releases certain chemicals, known as the flight or fight response, during stressful situations and these chemicals can cause vascular changes that can cause a migraine.

Changing weather, often a drop in the barometric pressure, is a common trigger for migraines and certain foods and chemicals in foods have been found to contribute to migraines. Chocolate; aged cheese; red wine; nitrates found in such things as hot dogs, pepperoni, and deli meats; and excessive caffeine are among the most commonly noted. (Caffeine in controlled doses can however, be helpful in treating acute migraines.)

Treating migraines can sometimes feel like a guessing game. First, migraine treatment falls into two categories—preventive and abortive. Preventive treatment can include drugs taken daily to preventive the onset of a migraine. Some blood pressure medications, some antidepressants and some anti-seizure medications have been prescribed as preventive medications to stave off migraines. Botox, which has long been used for cosmetic procedures to treat wrinkles, recently received FDA approval for use in preventing migraines. Injections are given all around the head and neck about every 12 weeks. The Botox is believed to prevent the release of chemicals that cause migraines.



Two other drug-free preventive treatments for migraines include monitoring blood sugar levels to avoid low blood sugar that can cause migraines and participating in an elimination diet to determine which foods might trigger a migraine and then avoiding those food entirely in your diet. Regular exercise and adequate rest have also proven to keep headaches at bay. Many doctors also suggest that sufferers keep a headache diary to track when headaches occur, under what circumstances and how frequently so that triggers can be avoided.

Abortive treatments are used once a migraine starts. Abortive drugs can be taken orally, self-injected, or administered through a nasal spray or via a skin patch. The most common abortive drugs fall into the triptan family, but some over-the-counter drugs, such as those labeled for migraines, are also effective once a migraine begins. Be certain to always consult with a doctor about the use of preventive and abortive drugs, their side effects and risks.

While headaches are a common and treatable ailment, for migraine sufferers, headaches are anything but easy. Migraines are difficult to explain to those who do not get them, but a very debilitating experience for those who do. Migraines can literally put a sufferer out of commission for days, confining them to a dark, quiet room while they ride out an almost unbearable pain in their head.

If you suffer from migraines you are strongly encouraged to explore your preventive and abortive treatment options before another migraine steamrolls over you and your life. And, if you are lucky enough to be spared from migraines, be patient and understanding to those around you who live with the pain of migraines.

## Benefits Bulletin

**Botox injections are covered under the APWU Health Plan for treatment of migraines based on prior approval and review.**

While the most common migraine symptoms are nausea, vomiting, aura and sensitivity to light, sound and smell, other symptoms include the following:

- Diarrhea and Constipation
- Difficulty concentrating
- Fatigue
- Feeling lightheaded
- Fever
- Food cravings
- Hives
- Mood Changes
- Neck Pain
- Numbness | tingling
- Pain on one side of the head
- Puffy eyelid
- Throbbing pain
- Vertigo
- Vision changes
- Weakness

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**In This Issue:**


- It's Not Love If It Hurts
- Open Season 2014
- Migraine: When a Headache Knocks You Off Your Feet
- What You Need to Know about Ebola


# What You Need to Know about Ebola

The outbreak is affecting multiple countries in West Africa and CDC has confirmed the first travel-associated case of Ebola to be diagnosed in the United States. About half the people who have gotten Ebola in this outbreak have died. Although the risk of Ebola spreading in the United States is very low, CDC and its partners are taking actions to prevent this from happening.

### A person infected with Ebola can't spread the disease until symptoms appear

The time from exposure to when signs or symptoms of the disease appear (the incubation period) is 2 to 21 days, but the average time is 8 to 10 days. Signs of Ebola include fever (higher than 101.5°F) and symptoms like severe headache, muscle pain, vomiting, diarrhea, stomach pain, or unexplained bleeding or bruising.

### Protect yourself against Ebola

There is no FDA-approved vaccine available for Ebola. Experimental vaccines and treatments for Ebola are under development, but they have not yet been fully tested for safety or effectiveness.

**To protect yourself from Ebola**

- DO wash your hands often with soap and water or use an alcohol-based hand sanitizer.
- Do NOT touch the blood or body fluids (like urine, feces, saliva, vomit, sweat, and semen) of people who are sick.
- Do NOT handle items that may have come in contact with a sick person's blood or body fluids, like clothes, bedding, needles, or medical equipment.
- Do NOT touch the body of someone who has died of Ebola.

## Early Symptoms:

Ebola can only be spread to others after symptoms begin. Symptoms can appear from 2 to 21 days after exposure.

- **Fever**
- **Headache**
- **Diarrhea**
- **Vomiting**
- **Stomach pain**
- **Unexplained bleeding or bruising**
- **Muscle pain**

## When is someone able to spread the disease to others?

**Ebola only spreads when people are sick.**
A patient must have symptoms to spread the disease to others.



| MONTH | | | | | | |
|---|---|---|---|---|---|---|
| S | M | T | W | T | F | S |
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |

**After 21 days,** if an exposed person does not develop symptoms, they will not become sick with Ebola.

U.S. Department of Health and Human Services
Centers for Disease Control and Prevention

CS250531

http://www.cdc.gov/vhf/ebola/pdf/what-need-to-know-ebola.pdf
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