The Health Connection
APWU HEALTH PLAN Together. Better Health.
APWU Health Plan's Quarterly Newsletter
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Communicating with Your Doctor: Questions to Ask

Engaging in meaningful and open communication with your doctor is an important part of ensuring your good health and working in partnership with your health care providers. Use your annual exam, or sooner as needed, to ask your doctors important questions about your body and your health. Get to know your body and use your doctors as your best resource.

Consider asking your doctors the following questions.

1. Are all my signs normal or within accepted limits?
Ask about your:

- ✓ Body-mass index (BMI), a formula that tells if your weight is appropriate for your height
- ✓ Blood pressure and pulse to see if your heart is beating irregularly and if your blood pressure is higher than normal (120/80 mm Hg)
- ✓ Breathing to learn if your lungs are working efficiently or if your breathing sounds shallow, labored or rapid
- ✓ Skin tone and nails, whose color, texture and appearance give clues to underlying disorders of your vital organs

2. Do I need shots?
Shots aren't just for kids. There are 14 vaccinations that are recommended for the adult population (i.e. flu, shingles) and while few adults need them all, every adult needs at least one. Why put yourself at risk for an infection, a painful virus—even cancer—that can be prevented?

3. Given my personal and family medical history, do I have a higher than normal risk for certain illnesses?
Review with your doctor:

- ✓ Your family medical history, which shows if grandparents, parents or siblings had heart attacks, strokes, breast or prostate cancers and other illnesses
- ✓ Your personal medical history, which may include a childhood history of sunburn, severe allergies or high fevers that are risk factors for diseases later in life, prior hospitalizations, surgeries or positive tests for allergies to drugs or foods



4. Should I start taking a daily aspirin?
A daily baby aspirin (81 mgs) can help prevent strokes and heart attacks, but your doctor may advise against it if you have blood clotting issues, stomach ulcers or take blood thinners. Aspirin affects clotting and can cause stomach bleeding.

5. Should I be tested for sexually transmitted diseases and if so, how often?
According to the U.S. Centers for Disease Control and Prevention, syphilis, chlamydia and gonorrhea have increase in the last decade. Understand your risk and the protection options available.

6. Which screening tests do I truly need?
You might be surprised to learn that the recommendations on screening have changed a lot. Talk about what is recommended for you and decide what you need. Below are gender-specific questions for women and men:

Women

- ✓ When do I need my mammogram, pap smear and colon cancer test? (Routine screenings are based on your personal, medical and family history. For each screening, ask about the risks, benefits and alternatives.)

Men

- ✓ In light of recent debate about regular screenings for prostate cancer should I still be screened and should I be screened for colorectal cancer?

Benefits Bulletin:
APWU Health Plan members enjoy 100% coverage for preventive care and screenings when performed by in-network providers and recommended under the Affordable Care Act. Confirm with your provider that the claim will be submitted as "routine screening." Most non-routine procedures and tests are covered at 90% when performed by in-network providers.

New FEHB Self Plus One Enrollment Type

SELF PLUS ONE

You will have an additional enrollment type to choose from during Open Season.

Postal and federal employees and annuitants in the Federal Employees Health Benefits Program (FEHB) currently have two options: to cover only themselves (Self Only) or choose a one-size-fits-all family plan (Self and Family). However, the Bipartisan Budget Act of 2013 established a Self Plus One enrollment type in the FEHB program that will be available for 2016. Coverage under a Self Plus One enrollment will be available beginning in January 2016. Employees and annuitants will be able to enroll in Self Plus One during the annual Federal Benefits Open Season, November 9, 2015 through December 14, 2015, or when they experience an FEHB-specific Qualifying Life Event (QLE) beginning in 2016.

The Self Plus One enrollment option might be right for you if you are seeking coverage for just you and one child or just you and your spouse. It might also be right for you if you or your spouse are currently enrolled in two self-only plans. But remember, you will not be automatically enrolled in Self Plus One; you must actively enroll in the Self Plus One option.

Self Plus One will cover the enrollee and one family member designated by the enrollee. That family member may include a spouse; a child under age 26 including one who is the enrollee's recognized natural child, legally adopted child or step child and foster children who meet certain requirements with signed certifications (visit www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/family-members/#FosterChildren). A child over the age of 26 may also qualify as the designated covered family member if he or she is incapable of self-support because of a mental or physical disability that existed before age 26 (visit www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/family-members).

The Self Plus One option is treated the same as our other Self Only or Self and Family plans in that coverage will begin on the first day of the first full pay period in 2016 and premiums may be paid using pre-tax dollars, known as premium conversion. In fact, those enrolled in the FEHB program automatically receive premium conversion, unless they waive participation. The only exception to this is with retirees who are not eligible to pay premiums with pre-tax dollars.



The APWU Health Plan encourages you to look at all of your choices this Open Season. As part of your Open Season search:

- **Use the Plan Comparison Tool on www.opm.gov to determine if Self Plus One is the right choice for you in 2016.**
- **Use Plan SmartChoice for additional comparisons.**
- **Visit www.opm.gov/selfplusone and www.apwuhp.com (click on Open Season) for additional updates.**

Pregnant? Enroll in Healthy Pregnancies, Healthy Babies

Pregnancy is an exciting time for you and bringing home a new baby is exciting for the whole family. While you and your family have a lot to look forward to, there will also be a lot of decisions to make and chances are you will have a lot of questions of your own. That's why your APWU High Option offers a free program to help you throughout your pregnancy and in the days and weeks following your baby's birth.

Enrolling in Healthy Pregnancies, Healthy Babies® gives you unlimited support:

- A member of our team will ask you questions about your health and evaluate any health issues that could affect your baby. You can also ask your own questions and get information to help you make informed choices about your pregnancy.
- Based on your evaluation, a maternity nurse from CareAllies will support you and your doctor in developing a plan for your care during your pregnancy. Your nurse will continue to follow up and provide support throughout your pregnancy.
- You'll also receive a journal with useful information, tips and resources to help guide and educate you throughout your pregnancy and after you give birth.

Make Healthy, Educated Choices Even Before Conceiving

Planning to have a baby? Consider these steps before you conceive to help you enjoy a healthy pregnancy and give your baby the best possible start on life.

1. See a doctor or certified nurse-midwife for a pre-pregnancy exam. This important exam tests for several infections that may interfere with conception and also affect your pregnancy. This is also a good time to talk about any health issues or concerns you may have, like whether medications you may currently be taking are safe to continue with while trying to conceive and during pregnancy and if you're up-to-date on all your immunizations.
2. Start taking a daily multivitamin or prenatal vitamin with 0.4 mg (400 mcg) of folic acid. It is widely accepted that this reduces your chance of having a baby with certain birth defects.
3. See your dentist. It's a good idea to take care of any major dental work you need before you become pregnant, since dental work typically involves x-rays and anesthesia, both of which should be avoided, if possible, during pregnancy.
4. Make healthy lifestyle choices. Eat a balanced diet. Cut down on caffeine. Avoid alcoholic beverages, cigarettes and illegal drugs. Ask your doctor about using medications or other substances that may be unsafe during pregnancy.
5. Exercise regularly. A strong body helps you handle the demands of pregnancy, childbirth and recovery; and prepares you for the demands of parenthood.
6. Keep track of your menstrual cycle. This will help you know the best time to try to get pregnant. And once you do conceive, it'll give your doctor or midwife a good idea of your baby's age and development.

A healthier pregnancy for you and a healthier life for your baby can start today. Call (800) 582-1314 (option 8) and enroll in Healthy Pregnancies, Healthy Babies as soon as you know you are pregnant.

Visit www.apwuhp.com, click on MyCareAllies in the footer on the welcome page for more information or call (800) 582-1314 (option 8) or our 24-hour nurseline, to speak with a nurse.

Prevent High Blood Pressure

The DASH (Dietary Approaches to Stop Hypertension) diet is a lifelong approach to healthy eating that's designed to help treat or prevent high blood pressure (hypertension). The DASH diet encourages you to reduce the sodium in your diet and eat a variety of foods rich in nutrients, such as potassium, calcium and magnesium that help lower blood pressure. By following the DASH diet, you may be able to reduce your blood pressure by a few points in just two weeks. Over time, your systolic blood pressure could drop by seven to 12 points, which can significantly lower your health risks. Because the DASH diet is a healthy way of eating, it offers health benefits besides just lowering blood pressure. The DASH diet is also in line with dietary recommendations to prevent osteoporosis, cancer, heart disease, stroke and diabetes.

DASH diet and weight loss:
The DASH diet is not designed to promote weight loss, but it can be used as part of an overall weight-loss strategy and it may indeed help you lose unwanted pounds because it can help guide you toward healthier meals and snacks. The DASH diet is based on a diet of about 2,000 calories a day. If you're trying to lose weight, though, you may want to eat around 1,600 a day, depending on your weight loss goals and activity level. You may need to adjust your serving goals based on your health or individual circumstances.

Hypertension can be managed with little to no cost to you. Remember, our Plan provides for no-copays for in-network office visits and free generic medication. Visit our website at www.apwuhp.com/health management programs.php or call our 24-hour nurseline at 800 582-1314 (option 6) for details.

Tips to cut back on sodium:
The foods at the core of the DASH diet are naturally low in sodium. So just by following the DASH diet, you're likely to reduce your sodium intake. The DASH diet will also remind you of ways to reduce sodium further by:

- Using sodium-free spices or flavorings with your food instead of salt
- Avoiding the addition of salt when cooking rice, pasta or hot cereal
- Rinsing canned foods to remove some of the sodium
- Identifying and using foods labeled "no salt added," "sodium-free," "low sodium" or "very low sodium"

One teaspoon of table salt has about 2,300 mg of sodium, and 2/3 teaspoon of table salt has about 1,500 mg of sodium. When you read food labels, you may be surprised at just how much sodium some processed foods contain. Even low-fat soups, canned vegetables, ready-to-eat cereals and sliced turkey from the local deli foods you may have considered healthy often have lots of sodium. You may notice a difference in taste when you choose low-sodium food and beverages. If things seem too bland, gradually introduce low-sodium foods and cut back on table salt until you reach your sodium goal. It can take several weeks for your taste buds to get used to less salty foods but the health rewards are well worth it. Visit http://dashdiet.org/ for details.



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Reducing Hospital Readmissions: New Hospital Rating System Empowers Patients



You wouldn't buy a car without doing your research on safety and quality, so why would you choose a hospital without researching those very same things? After all, your good health could be on the line. Choosing the best available hospital can not only ensure better quality of care; it may also help you avoid costly hospital readmissions. The Centers for Medicare and Medicaid Services (CMS) has now made it even easier for you to become a well informed patient with their new first-ever star rating system on Hospital Compare, the agency's public information website. The star rating system is an easy way to identify hospitals that meet certain high standards of care and service. The online tool assists consumers in choosing the right hospital for them.

Hospital Compare (www.hospitalcompare.hhs.gov) draws from patients' experiences at almost 3,500 Medicare-certified acute care hospitals around the country to create a star rating for each facility. The ratings are based on data from the Hospital Consumer Assessment of Healthcare Providers and Systems Survey (HCAHPS) measures that are included in Hospital Compare. HCAHPS has been in use since 2006 to measure patients' perspectives of hospital care, and includes topics like:

- How well nurses and doctors communicated with patients
- How responsive hospital staff were to patient needs
- How clean and quiet hospital environments were
- How well patients were prepared for post-hospital settings

Not only does this new rating system provide valuable information for consumers and make it easier than ever to identify truly exceptional health care centers; it also encourages hospitals and doctors to continue to improve patient experience and quality of care. This initiative is part of the Department of Health and Human Service's broader efforts to build a health care system that delivers better care and spends health care dollars wisely, resulting in healthier people. Most of these star-rated hospitals are in-network but be sure to check our directory of in-network facilities at www.apwuhp.com and click on Provider Directory HO. For more information on Hospital Compare visit www.cms.gov.