THE HEALTH CONNECTION

TOGETHER.
BETTER HEALTH.

Fall 2020 Volume 21 No.4

Why Getting a Flu Shot is More Important Than Ever This Fall

Everyone six months of age and older should get a flu shot this season, the American Medical Association (AMA) says. With the coronavirus pandemic raging, a flu shot is more important than ever to protect yourself, your loved ones, and your community from the flu. "Routine vaccination is essential preventive care for children, adolescents and adults -- including pregnant women -- that should not be delayed because of the pandemic," said AMA President Dr. Susan Bailey.

Experts have warned that a "twindemic" of flu and COVID-19 could overwhelm the health care system. Just as wearing a mask helps prevent the spread of the new coronavirus, getting a flu shot helps prevent people from getting sick and spreading the flu to others. Flu shots also shield people who can't get vaccinated, including very young children, cancer patients, and those with weakened immune systems. When immunization rates are high, these people are protected because they're less likely to be exposed to the flu. "This fall, an important reason to get a flu vaccine is to do your part to help conserve scarce medical resources as health care workers continue to fight COVID-19," Bailey said in an AMA news release.

Flu activity increases in October and most often peaks between December and February. But it can last as late as May. Fall is the ideal time to get the flu vaccine, but it's never too late. "We need to realize that we are all interconnected, and during this pandemic, getting vaccinated is a step to protect our individual and collective health," Bailey said. According to the AMA, the COVID-19 pandemic may affect when, where, and how flu shots are given. The U.S. Centers for Disease Control and Prevention has an online tool to help patients find nearby places to get vaccinated.

More information
The U.S. Centers for Disease Control and Prevention has more on flu season. · Robert Preidt
FRIDAY, Oct. 2, 2020 (HealthDay News)
SOURCE: American Medical Association, news release, Sept. 30, 2020
Copyright © 2020 HealthDay. All rights reserved.
Link: https://www.cdc.gov/flu/season/index.html





Thank You!

Thank you for being our loyal member. We realize these are challenging times, but we want you to know that we're working hard to ensure that the APWU Health Plan is there for you. It is our pleasure to serve you.

The APWU Health Plan takes pride in giving priority to our members and looking after your needs. Quality and customer service are what distinguish us from others. We always strive to exceed our members' expectations and meet your requirements.

What's NEW for 2021

- Medicare Advantage offer enhanced benefits for High Option members with Parts A and B, which features no deductible, coinsurance or copays and a $50 Medicare Part B monthly reimbursement.
- Diabetes medications are now available through mail-order: $0 copay for generic oral medication, formulary blood glucose test strips and lancets (used to reduce blood sugar).
- A $25 copay covers most insulin.
- Mammograms have been enhanced to include 100% coverage for in-network annual mammograms for women age 65+.
- Cigna Behavioral Health will replace Beacon Health Options; Your coverage has been expanded to feature a larger, broader network of providers and enhanced services.

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A Medicare Advantage plan designed for FEHBP: Take Advantage of It

To qualify for enhanced Medicare Advantage benefits you must be:

1. Enrolled in the APWU Health Plan High Option
2. Retired
3. Enrolled in Medicare Parts A and B

There's so much to take advantage of:

- No deductible, coinsurance or copays
- No need to coordinate primary and secondary payers
- Prescription drug coverage throughout the gap stage and catastrophic coverage stage
- $50 Medicare Part B monthly subsidy

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BENEFITS REMINDER



Access to the large nationwide Cigna network, featuring more than a million healthcare providers with no referrals needed. Stay in-network to save on deductibles, copays and coinsurance.



Members pay in-network: $15 copay for virtual visit; $25 copay for office and specialty visits; $30 copay urgent care facility; 15% coinsurance for other treatment and tests.



Preventive care is paid at 100%; pay nothing for annual physicals, screenings such as mammograms and colonoscopies and immunizations when performed in-network.



Care and treatment paid at 100% includes in-network maternity care and delivery; labs performed at LabCorp and Quest Diagnostics; outpatient accidental injury when treated within 72 hours.



Pharmacy benefit administered through Express Scripts includes low member cost share. Tier 1 $10 copay; Tier 2 25% ($200 maximum) and Tier 3 45% ($300 maximum).

High Option Premiums 2021

Enrollment type	Enrollment code	Cigna APWU Career/Non-Postal (Biweekly)	Cigna Retirees (Monthly)
Self Only	471	$103.66	$224.60
Self Plus One	473	$207.51	$449.61
Self and Family	472	$266.30	$576.98

Plan benefits and programs include:



Provider Network
See any doctor you want and pay the same cost share as long as they accept Medicare patients and the plan



UnitedHealthcare® HouseCalls
Get an annual in-home preventive care visit at no extra cost with a health care practitioner



UnitedHealthcare Hearing
Receive a hearing exam and get access to a wide selection of custom-programmed hearing aids — available in-person at any of our 5,000 UnitedHealthcare Hearing providers nationwide or through home delivery



SilverSneakers®
Stay active and have fun with a free fitness program

Diagnostic Mammograms and Screening Mammograms: What's the Difference?

Many women get an annual mammogram to screen for breast cancer. Doctors use screening mammograms in women who have no symptoms of breast cancer. Diagnostic mammograms are used to check breast tissue after a screening mammogram shows an abnormality or after a woman experiences a sign of breast cancer.

Signs of breast cancer include:

- New lump in the breast or underarm
- Pain in the breast
- Thickening or swelling of the breast
- Irritation or dimpling of breast skin
- Redness or flaky skin
- Pulling in of the nipple
- Nipple discharge other than breast milk
- Changes in the size or the shape of the breast

Experiencing any of these signs or symptoms does not necessarily mean you have breast cancer. If you notice any changes in your breasts, talk to your doctor right away.

Diagnostic Mammograms
A diagnostic mammogram can help determine if you may have breast cancer. Diagnostic mammograms provide a detailed x-ray of the breast, using specialized techniques. The procedure often takes longer than a screening mammogram because the radiologist takes more x-rays in order to provide more views of the tissue.

The Reliability of Diagnostic Mammograms
The ability of a mammogram to detect breast cancer depends on the size of the tumor, the density of the breast tissue, and other factors.

The procedure is less likely to detect tumors in women under the age of 50 because younger women tend to have denser breast tissue that appears white on a mammogram, similar to the color of a tumor.

Source: National Breast Cancer Foundation, "What Is The Difference Between A Diagnostic Mammogram And A Screening Mammogram?"
https://www.nationalbreastcancer.org/diagnostic-mammogram

Child Development: Milestones to Watch for by Age 5

Some children meet developmental milestones around a certain age, while others take longer. If you have questions about how your child is developing or a specific milestone, talk to your pediatrician during a well-child visit. Well-child visits are essential for tracking growth and progress, discussing any concerns about your child's health, and getting scheduled vaccinations to prevent illnesses.

Milestones to watch for as your child grows:

- By 2 months: Pays attention to faces
- By 9 months: Has favorite toys
- By 12 months: Follows simple directions
- By 2 years: Begins sorting shapes and colors
- By 3 years: Completes puzzles with three or four pieces
- By 4 years: Can tell the difference between real and make-believe
- By 5 years: Can draw a person with six body parts



Track your child's development
The U.S. Centers for Disease Control and Prevention (CDC) has free milestone checklists that help you track your child's development. You can also download a free milestone tracker app. Visit https://cdc.gov/actearly to learn more. Bring your completed checklist to your next well-child visit, along with any questions or concerns you have.

Source: American Academy of Pediatrics, "Milestones Matter: 10 to Watch for by Age 5"
https://www.healthychildren.org/English/family-life/health-management/Pages/Milestones-Matter.aspx

Cancer Screenings During COVID-19

Screenings for cervical cancer and colorectal cancer can save lives.



During the beginning of the COVID-19 pandemic, many health care facilities stopped scheduling elective medical procedures. As a result, a lot of Americans put routine preventive care on hold. Cancer screenings, in particular, saw a big decline. As facilities begin to offer preventive screenings again, you may want to consider scheduling a missed screening or rescheduling a screening that was canceled because of COVID-19.

Whether or not to be screened for cancer depends on many factors, including family history and the timing of your last preventive screening. What may be right for one person may not be right for another. The conditions in your community will also affect your decision, as different regions of the country experience higher numbers of COVID-19 cases and increased positivity rates.

Early Setection is Key
Regular screenings are important, even during a pandemic, because these tests look for cancer in people who don't have symptoms. Preventive screenings can detect cancer early, when it's often easier to treat. In some cases, a screening can even find cancer before it starts.

Cervical Cancer Screenings
While many women get a cervical cancer screening every year, if you have had normal test results in the past, ask your health care provider if you should schedule a screening at this time.The American Cancer Society recommends that women should begin regular cervical cancer screenings at age 25. Those age 25 to 65 should have an HPV test every five years or a Pap test every three years.

Colorectal Cancer Screenings
The U.S. Preventive Services Task Force recommends that adults age 50 to 75 be screened for colorectal cancer. If you have an average risk for colorectal cancer, there are several screening options available, including stool tests that can be done safely at home.

Ask your health care provider if an at-home stool test is right for you.

Screening Safety is Priority Number one
If you need to schedule an in-person screening at a health care facility, take steps to protect your safety. The U.S. Centers for Disease Control and Prevention (CDC) offers guidelines for health care facilities to operate safely during the pandemic. Patients, health care providers, and facility staff must work together to prevent the spread of COVID-19.

Things To Know:
- As a patient, you should be able to ask questions via phone or a web portal before and after the screening.
- Health care facilities should pre-screen patients for COVID-19-related symptoms before appointments.
- Facilities should allow for physical distancing to avoid crowded waiting rooms and patient care areas.
- Facilities should allow only patients and caregivers to enter the facility.
- Facilities should be able to tell patients how often equipment and surfaces are disinfected and cleaned.
- Everyone should wear a face covering or face mask.
- Staff, patients, and providers should wash their hands frequently or use hand sanitizer.



Source: American Cancer Society, "Cancer Screening During the COVID-19 Pandemic"
https://www.cancer.org/healthy/find-cancer-early/cancer-screening-guidelines/cancer-screening-during-covid-19-pandemic.html

Blood pressure 101: What you need to know

Your blood pressure rises and falls throughout the day. If the force of the blood pressing against the walls of your arteries is consistently too high, you have high blood pressure (also called hypertension).

Understanding Your Blood Pressure Reading
Blood pressure is measured using two numbers:

- Systolic pressure: The first number which measures the pressure in your arteries when your heart beats.
- Diastolic pressure: The second number which measures the pressure in your arteries when your heart rests between beats.

These two forces are represented by the numbers in your blood pressure reading.

While everyone is different, normal blood pressure is 120 over 80, or 120/80 mmHg. Blood pressure readings are expressed in millimeters of mercury. This unit is abbreviated as mmHg.

Health Consequences of High Blood Pressure
High blood pressure can make your heart and arteries work harder and less efficiently. Over time, the condition may damage the delicate tissues inside your arteries. It also increases your risk for heart disease, a heart attack, or stroke.

High Blood Pressure, the "Silent Killer"
High blood pressure is often called the "silent killer" because you can have the condition without knowing it. The only way to know your blood pressure is to get it measured. If you have high blood pressure, ask your doctor about lifestyle changes you can make to lower your numbers, including:

- Getting the recommended amount of physical activity
- Eating a healthy diet
- Cutting back on salt
- Maintaining a healthy weight
- Managing stress
- Not smoking

Sources: American Heart Association, "What is High Blood Pressure?"
https://www.heart.org/en/health-topics/high-blood-pressure/the-facts-about-high-blood-pressure/what-is-high-blood-pressure

Mountain-Pacific Quality Health, "Blood Pressure 101: Understanding High Blood Pressure"
https://www.mpqhf.org/blog/blood-pressure-101-understanding-high-blood-pressure/

You have the power to prevent prediabetes

With prediabetes, your blood sugar levels are higher than normal, but not high enough for you to be diagnosed as having type 2 diabetes. Prediabetes often has no symptoms, so you can have the disease without knowing it. People almost always have prediabetes before they develop type 2 diabetes. But just because you have prediabetes doesn't mean the condition will progress. Early treatment and simple lifestyle changes can help get your blood sugar levels back to a normal range.

Prediabetes affects the way your body processes sugar.
Most of the glucose or sugar in your body comes from what you eat. When food is digested, sugar enters your bloodstream. Your body uses a hormone called insulin to move sugar from your bloodstream to your cells. When you have prediabetes, the process doesn't work well, and sugar builds up in your bloodstream.

Healthy lifestyle choices can help prevent prediabetes.
A family history of diabetes or prediabetes can increase your chances of developing the disease. The risk also increases after age 45. While you can't control every risk factor for prediabetes, healthy lifestyle choices can help you prevent prediabetes. If you've been diagnosed with prediabetes, ask your doctor to recommend a treatment plan that's right for you.

Join the Great American Smokeout®

Start your journey toward a tobacco-free life.
The Great American Smokeout is an annual event that encourages smokers across the country to quit smoking.

Give up smoking for one day.
Join thousands of people who smoke in taking an important step toward a healthier life. By quitting—even for one day—you'll be reducing your cancer risk and starting your journey toward a smoke-free life.

Make a plan to quit smoking for good.
Quitting smoking isn't easy. It takes time—and a plan. You don't have to stop smoking in one day. Start with day one. Let the Great American Smokeout be the day you make a plan to quit smoking.

Why quit?
Smoking remains the single largest preventable cause of death and illness in the world. Quitting smoking at any age will improve your health immediately and over the long term. It's hard, but counseling and medications can increase your chances of success.

Access the resources and support you need to quit.
Contact the American Cancer Society to learn about steps you can take to quit smoking. The organization offers programs, resources, and support that can increase your chances of quitting successfully.

Call 1-800-227-2345
Visit cancer.org and search for the Great American Smokeout.

Enroll in an APWU Health Plan tobacco cessation program at no cost.

Members pay $0
The Tobacco cessation program targets physical, emotional, and social addiction and uses best practices to improve success. Nicotine replacement therapy is available at no extra charge.

High Option members
call Cigna/CareAllies at
800-582-1314.



Lose excess weight. Being overweight—especially with too much fat around your abdomen—can increase your chances of developing prediabetes. Fat tissue makes the cells of your body more resistant to insulin.

Whittle your waistline. Men with waists larger than 40 inches and women with waists larger than 35 inches have a greater risk of developing prediabetes.

Cut back on calories. A diet high in red meat and processed meat is linked to a higher risk of prediabetes. Drinking sugar-sweetened beverages increases your risk, too.

Eat healthy foods. Make a habit of filling half of your plate with fruits and vegetables.

Stay active. Physical activity can help you maintain a healthy weight. It also makes the body use insulin more effectively. If you're healthy enough to exercise, try to get at least 30 minutes of moderate physical activity on most days of the week.

Source: American Diabetes Association, "With prediabetes, action is the best medicine"
https://www.diabetes.org/diabetes-risk/prediabetes

Mayo Clinic, "Prediabetes"
https://www.mayoclinic.org/diseases-conditions/prediabetes/symptoms-causes/syc-20355278

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Mental Health Issues Affect Millions of People in the U.S. Each Year



1 in 5 adults in the U.S. experienced a mental health issue in 2018. This represents 47.6 million people.

9.2 million people experienced both a substance use disorder and a mental health issue in 2018.

If you have received emergency care for mental health or substance use, you're not alone. Making the transition back to your everyday life can be a vulnerable time.

See your doctor within 30 days of being discharged from the ER.
To help protect the health and safety of APWU Health Plan members, anyone who receives treatment in the emergency department or hospital for mental health or substance use must have a follow-up appointment with a primary care doctor within 30 days.

Please see your Plan documents for details about your specific coverage.

Need help finding a doctor?

APWU Health Plan is here to help.

1-800-222-2798
1-800-622-2511 (TDD)
8:30 a.m. – 6 p.m. ET
Monday – Friday
apwuhp.com

Source: National Alliance on Mental Illness, "Mental Health By the Numbers" https://www.nami.org/mhstats