THE HEALTH CONNECTION

Spring 2016 Volume 17 No.2

APWU Health Plan's Quarterly Newsletter

Know Your Numbers

Brought to you by Cigna

Your health is your most treasured asset. The more you understand it, the better. This personal guide will help you Know Your Numbers, which provide an important view into your health. With that knowledge, you can build a plan to improve your health and well-being so you can live the life you want to live.

Blood Pressure

One of the most important things you can do to reduce your risk of a stroke or heart attack is to keep your blood pressure at a healthy level. Ideally, your blood pressure should be no higher than 120/80.

Actions you can take to improve your blood pressure:

- Follow the Dietary Approaches to Stop Hypertension (DASH) with a diet rich in fruits, vegetables and low-fat dairy products.
- Reduce sodium intake to about 2,400 mg per day and increase potassium intake to about 3,500 mg per day.
- Reduce alcohol intake.
- Maintain a healthy weight.
- Reduce stress.
- Increase physical activity to at least 30 minutes at a moderate level, five days a week.

Glucose

Monitoring blood glucose levels is critical in the early detection and treatment of diabetes, a disease that can damage the heart, kidneys, nerves, blood vessels and eyes. While blood glucose levels will vary, the ideal fasting blood glucose level is between 70 and 110 mg/dl. If your fasting level is above 120, you should see your doctor for follow-up care.

To lower your glucose levels and reduce your risk of developing diabetes:

- See your doctor regularly to monitor blood glucose levels.
- Lose weight if you are overweight.
- Eat more foods that are low in saturated fat and high in soluble fiber.
- Choose healthy carbohydrates such as whole-grain cereals, breads, crackers and pasta; whole fruits and vegetables; bean and barley soups; wild and brown rice; and low-fat or fat-free dairy products.
- Increase physical activity to at least 30 minutes at a moderate level, five days a week.



Cholesterol

There are two predominant types of cholesterol produced by the body that your doctor tends to watch:

- HDL, known as "good" cholesterol because it protects against dangerous blockages in the arteries that can lead to heart disease; and
- LDL, known as "bad" cholesterol because it is more likely to clog arteries and produce heart disease.

A healthy total cholesterol level is a reading of less than 200 mg/dl. Total cholesterol is a combination of LDL cholesterol, HDL cholesterol and triglycerides (another form of fat in your body). The goal is to have your LDL level less than 100, HDL level greater than 40 and triglycerides less than 150.

To improve your cholesterol levels:

- Reduce intake of saturated fats and increase intake of fruits, vegetables, fish and fiber.
- Try more complex carbohydrates, such as whole-wheat pasta, brown rice and whole-wheat breads.
- Use healthier oils like olive, canola and flax seed in cooking and salad dressings.
- Avoid prepackaged foods, which are often loaded with unhealthy carbohydrates and fats.
- Maintain a healthy body weight.
- Increase physical activity to at least 30 minutes at a moderate level, five days a week.



John L. Marcotte

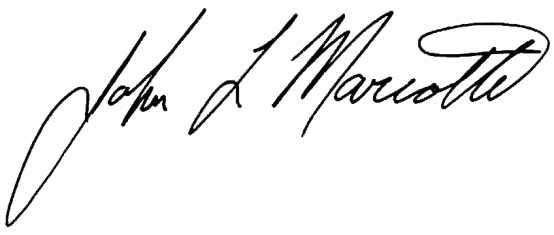
Newly Appointed Health Plan Director

Legislative and Political Director John Marcotte has been appointed APWU Health Plan Director by President Mark Dimondstein. Marcotte's appointment, which was approved by the National Executive Board, was effective April 16, when William Kaczor, the current director, retired.

Marcotte has served as legislative director since November 2013. He served as president of the Michigan Postal Workers Union from 2010 until 2013, and as president of the Gaylord Local from 2003. Marcotte began his postal career at the Lansing Processing and Distribution Center in 1994 as an electronic technician. "I congratulate John Marcotte on assuming his new position as APWU Health Plan Director," Dimondstein said. "I am confident he will bring a new, bold vision to these important duties and take them on with high energy and enthusiasm. His experience dealing with Congress and government agencies that influence health insurance policy for postal and federal workers will prove to be an asset in this new position."

As a plan participant, Marcotte said he has a keen understanding of the health insurance needs of our members. "I look forward to growing the APWU Health Plan and making it the plan of choice for even more of our members and their families. During my tenure as Legislative and Political Director, we have made many strides for the betterment of the APWU and I want to thank each of you for your assistance in achieving these gains," he said.

Located near Baltimore, the APWU Health Plan currently has more than 220 employees, whose salary and benefits are funded by the 118,000 postal and federal plan participants.



Body Mass Index

Body Mass Index (BMI) is the most popular diagnostic tool used to identify weight problems, such as being underweight, overweight or obese. It is often aligned with the other Know Your Numbers measurements, since the behaviors that impact your weight (i.e., diet and physical activity) are likely to impact other aspects of your health, like your blood pressure, glucose and cholesterol.

_____ x 703 ÷ _____ ÷ _____ = _____
your weight | your height (inches) | your height (inches) | your BMI

See what your results mean

Below 18.5	Underweight
18.5 – 24.9	Normal
25.0 – 29.9	Overweight
30.0 and above	Obese

Use this equation to calculate your BMI.

Scored 25 or higher? Calculate your goal weight to get to Normal (pick a Normal BMI between 22 and 24)

703 ÷ _____ ÷ _____ = _____
your height (inches) | your height (inches) | key number

22 or 23 or 24 ÷ _____ = _____
choose one | key number | your goal weight

My Current Weight _____ **My Current BMI** _____

My Goal Weight _____ **My Goal BMI** _____

My numbers

Date	BMI	Blood Pressure	Glucose	Cholesterol
/ /		/		/
/ /		/		/
/ /		/		/
/ /		/		/
/ /		/		/

Changing behaviors – even small ones – is important to improving your health. Document below the actions you are going to take to improve your health and well-being.

1. _____
2. _____
3. _____

Track Your Numbers

Brought to you by Cigna

Cigna provides tools and resources to help you take ownership of improving and protecting your health – your most treasured asset. If you Know Your Numbers, you have taken the first step to a healthier you. The next steps are to take action to improve your health and well-being, and measure your progress. We encourage you to schedule routine checkups, ask for your test result numbers and talk to your doctor about those results. Then document your blood pressure, BMI, glucose level and cholesterol levels. Build an active plan to improve your numbers using this guide.

Tips for healthy weight loss

Physical Activity and Sleep

- Move 30 minutes daily, at a level that makes you slightly short of breath. Three separate 10-minute sessions are fine.
- Besides aerobic and muscle-strengthening exercises, you can combine other activities like walking your dog, playing catch, riding bikes with your kids, dancing in the family room, gardening, raking leaves, etc. Mix it up. Make it fun and practical.
- Sleep seven to eight hours a night to help your system burn calories and fat.

Eating Habits

- Try not to skip meals. Eat three balanced, appropriately portioned meals and two healthy snacks (i.e., veggies, nuts, yogurt) daily.
- Learn how many calories a day it takes to maintain your weight, and limit your intake to that.
- Eat breakfast to elevate your Resting Metabolic Rate (RMR).
- Eat a diet rich in fruits, vegetables, grains and low-fat dairy.
- Increase fiber with whole-grain breads and cereals.
- Read labels and note portion size. If there is no label, keep portions to the size of your fist, a hockey puck or a computer mouse.
- Eat only one portion.
- Limit salt and fats, including red meat.
- Limit yourself to a moderate use of alcohol.
- Drink water. Avoid the sugar in soda and some juices.
- Eat slowly. Your body takes 20 minutes to tell you it's full.

Eating Out

- Restaurant portions serve more than one person, so share meals or ask your server to package half the order before it is brought out, for you to take home with you.
- Select an appetizer instead of an entrée.
- Pass on the bread basket. Skip dessert.
- Use oil and vinegar dressing on the salad, but sparingly.
- Beware of sides and toppings that are full of salt and fat.
- Avoid fried foods. Ask for steamed, baked or broiled.

Member Rights and Responsibilities Statement

Members of the American Postal Workers Union (APWU) Health Plan have both rights and responsibilities in the management of their healthcare. Management of their healthcare includes encounters with American Postal Workers Union Health Plan associates, and the provider community.

The following outlines the member rights with the APWU Health Plan:

- Be treated with fairness, respect, and dignity at all times.
- Receive understandable information about APWU programs, services, and contractual relationships in terms and language members understand.
- Receive timely access to covered services and drugs, as applicable.
- Have the privacy of personal health information protected.
- Receive information about the organization, their plan, its network providers and covered services.
- Receive a prompt reply to questions or requests for information.
- Receive a copy of the Member Rights and Responsibilities Statement.
- Clear information on how to file a complaint or appeal and to ask us to reconsider decisions we have made.
- Make recommendations, as well as get more information, about APWU Health Plan's member rights and responsibilities policy.
- Know how APWU Health Plan pays in-network and out-of network healthcare professionals for providing services.
- Participate with health care professionals in making decisions about healthcare.
- Have candid discussions of appropriate or medically necessary treatment options for health conditions, regardless of cost or benefit coverage.
- Receive complete information about diagnosis, evaluation, treatment, and prognosis, or designate another person to receive this information on behalf of the member.
- Know the names and qualifications of healthcare professionals involved in medical treatment.
- Be informed if a health care professional plans to use an experimental treatment or procedure regarding care and to refuse to participate in research projects.

The following outlines the member responsibilities with APWU Health Plan:

- Become familiar with covered services and the rules to follow to get covered services.
- Provide full disclosure of any other health insurance or prescription drug coverage that the member may have.
- Tell the doctor and other healthcare professionals about current enrollment. Help doctors and other providers by providing them with information, asking questions and following through on care.
- Understand health problems and participate in developing mutually agreed-upon treatment goals.
- Agree to follow the treatment plan prescribed by their provider and to participate in their care.
- Treat healthcare professionals, staff and others respectfully.
- Pay what is owed.
- Inform APWU Health Plan if the member moves.
- Contact Customer Service for help with questions or concerns.
- Provide complete and accurate information to the best of their ability regarding their health, medications (including over-the-counter and dietary supplement products), and any allergies or sensitivities.
- Inform the provider about any living will, medical power of attorney, or other directive that could affect their care.

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Presorted
Standard
U.S. Postage
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Southern, MD
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Healthy Babies Healthy Pregnancies & Maternity

When you're expecting a baby, you have a lot to look forward to. The APWU High Option offers a free program to help you throughout your pregnancy and in the days and weeks following your baby's birth. A healthier pregnancy for you and a healthier life for your baby can start today. Complete maternity (obstetrical) care, such as prenatal care, delivery, postnatal care, and initial examination of a newborn child is covered under family enrollment.

Benefits Bulletin: Healthy Babies Healthy Pregnancy & Maternity

- ✓ Maternity covered at 100% in-network.
- ✓ A $150 financial incentive if you enroll during your first trimester.
- ✓ A $75 financial incentive if you wait to enroll until your second trimester.

Benefits Bulletin: Shingles Vaccine

Shingles Vaccine is covered at 100% in-network, starting at age 60 and older.

Shingles Vaccine

If you've had chickenpox, even as a child, as so many Americans have, you are at an increased risk for shingles, as both chicken pox and shingles originate from the varicella-zoster virus which lies dormant in those who have had chicken pox and becomes active again in older adults in the form of shingles. While there is no cure for the virus, there is a vaccine that will dramatically reduce your chances of contracting the virus. **And, that vaccine is available at no extra charge to all of our Plan participants age 60 or over from an in-network provider or in-network retail location.**

Mammogram

A mammogram is still the best preventive action you can take in the fight against breast cancer. Scheduling a routine mammogram is an easy step toward good health. Mammograms are non-invasive x-ray pictures of the breast, which can help doctors detect breast cancer at its earliest, most treatable stages. The earlier the detection, the higher the success rate for treatment.

Benefits Bulletin: Mammogram

Mammograms are covered at 100% in-network.

- ✓ From age 35-39, one during this five-year period
- ✓ From age 40-64, one every calendar year
- ✓ At age 65 and older, one every two consecutive calendar years

Benefits Bulletin: Health Risk Assessment

By completing the Health Risk Assessment, you will receive dental care discounts through CignaPlus Savings, a discount dental program. For more information on this program you can call 800-222-2798.

Health Risk Assessment

The assessment will ask important questions about your demographic, such as age and gender; your lifestyle, such as exercise participation, alcohol intake, smoking habits and diet; and your personal and family medical history. At the completion of the assessment, you will receive a one-page summary evaluation of your health and lifestyle based on your responses. This summary is a valuable tool you can use for starting a discussion with your health care providers about improving and/or maintaining your good health.