APWU HEALTH PLAN

Spring 2022

HealthConnection

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Getting Back to Normal – Pre-COVID Benefits

March 2020 began a pivotal time for the health of our country as we experienced the COVID-19 pandemic. In response to what was ultimately declared as a Federal Emergency, the Health Plan pivoted and instituted numerous positive benefit enhancements that were outside of the "norm", meaning they were not benefits as written in your Health Plan brochure. We did this in order to help our membership during an unprecedented time.

Now, as things are beginning to get back to "normal", the Health Plan is reverting to our pre-pandemic benefits as written in the 2022 Plan brochure. This will be effective on May 1, 2022.

Please be assured that we will continue to pay the following at $0 out-of-pocket expenses until the Federal Emergency is no longer in place:

- COVID-19 testing, including antibody testing at a pharmacy, a lab, an urgent care center, an emergency room or an inpatient facility.
- Up to eight at-home, over the counter, COVID-19 tests per month when you go through the Express Scripts pharmacy or check out at network retail pharmacy counters.
- COVID-19 vaccines and booster shots for adults and children.
- Tele-health visits through AmWell (normal copay of $15 will continue to be waived)

Now that the world is opening up more, we encourage you to continue to be safe, get your preventive care visit scheduled as well as any of the other preventive tests you are due for. Lots of things were put on the back burner during the pandemic, so now it's up to you! Don't put off till tomorrow what you can get scheduled today. Wishing you all good health!



Also in this issue:

2 Why annual eye exams are important if you have diabetes

2 See your doctor within 30 days of being discharged from the emergency department

3 Colonoscopy is the gold standard for colorectal cancer screenings

3 Can your mobile phone cause back and neck pain?

4 Protect the health of your kids with well-child visits

4 How to file an appeal, a complaint or a grievance

5 Folic acid is vital for a healthy pregnancy

5 Can lack of sleep cause high blood pressure?

6 What to do if statins cause muscle pain

6 How to properly dispose of unused medications

7 Access healthcare 24/7 without leaving home

8 We want to hear from you!

Why annual eye exams are important if you have diabetes

Diabetes prevents the body from properly using and storing sugar. As a result, excessive amounts of sugar stay in the bloodstream. Over time, the condition can damage the tiny blood vessels in the eyes. In fact, diabetes is the main cause of blindness among people younger than age 74. However, annual eye exams can prevent up to 95 percent of vision loss.

Diabetic retinopathy can cause vision loss

People with diabetes have a high risk of developing an eye disease called diabetic retinopathy. It's the number one cause of vision loss among diabetics.

The condition occurs when high concentrations of sugar in the bloodstream weaken the blood vessels in the retina at the back of the eye. The vessels start to leak blood into the retina, leading to blurry vision—and eventually vision loss.

In its early stages, diabetic retinopathy usually has no symptoms, but your eye doctor can see signs of it during an eye exam. When caught early, diabetic retinopathy can be successfully treated with medications or laser surgery.

Schedule a dilated eye exam at least once a year

Eye doctors recommend that people with diabetes get annual eye exams. Monitoring the health of your eyes allows your doctor to detect changes early, before they harm your eyes.

During a dilated eye exam, your eye doctor will give you eye drops to make your pupils larger. Dilating your pupils allows your eye doctor to see inside your eyes—and examine your retina, optic nerve, and blood vessels—to look for signs of health problems.

Scheduling an annual eye exam can help you to maintain the health of your eyes and preserve your vision.

CDC, Diabetes And You: Healthy Eyes Matter
https://www.cdc.gov/diabetes/ndep/pdfs/149-healthy-eyes-matter.pdf



See your doctor within 30 days of being discharged from the emergency department

Making the transition back to everyday life after receiving emergency care for mental health or substance use can be challenging.

To help protect your health and safety, APWU Health Plan members who receive 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**.

Follow-up appointments give your doctor a chance to review the results of tests that were performed, evaluate potential medication changes, and ensure there aren't any complications.

We can help you find a doctor

Visit **APWU Health Plan** and select **Log In** or **Register** to access your member portal. Or, select **Are My Doctors in the Network?** on the home page to access the provider directory for your health plan.

Contact APWU Health Plan

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

Colonoscopy is the gold standard for colorectal cancer screenings

For healthy people with an average risk of developing colorectal cancer, the U.S. Preventive Services Task Force recommends screening for colorectal cancer starting at age 50 and continuing until age 75. Treatment is more likely to be successful when colorectal cancer is found in its earliest stages.

Colorectal cancer is cancer of the colon, the final part of the digestive tract, or rectum, the last several inches of the large intestine. It usually begins as small growths called polyps, which can become cancerous over time without causing any noticeable symptoms.

What is a colonoscopy?

Colonoscopy is considered to be the gold standard for colorectal cancer screening. The test is an outpatient procedure that allows your doctor to see inside your large intestine using a flexible scope outfitted with a camera. During the procedure, your doctor can find and remove polyps before they turn into cancer.

You won't feel a thing because you will take a mild sedative or receive pain medication through an IV to minimize any discomfort.

Preparing for a colonoscopy

Before a colonoscopy, you need to follow a special diet and follow instructions to help you get ready for the exam. Your doctor may also adjust your medications.

A colonoscopy usually takes about 30 to 60 minutes.

After the exam, you'll need someone to bring you home because it can take up to a day for the full effects of the sedative to wear off.

With proper screening, it's possible to prevent colorectal cancer. Screenings are important because colorectal cancer is easier to treat when it's found early, before symptoms develop.

Mayo Clinic, Colonoscopy
https://www.mayoclinic.org/tests-procedures/colonoscopy/about/pac-20393569

Can your mobile phone cause back and neck pain?

These days, we spend more and more time slumped over our mobile phones, accessing the internet, texting, and scrolling through our social media feeds. Looking down at a phone for long periods of time can cause muscles in the back and neck to become fatigued, resulting in chronic pain. In fact, the condition is becoming so common that doctors have a name for it: text-neck.

Looking down and dropping your head forward changes the natural curve of your neck. Normally, your neck supports the weight of your head. As you drop your head forward to look down at your phone, you put a lot of extra stress on your neck. On average, people spend two to four hours a day bent over their phones, which can add up to as much as 1,400 hours per year.

Tips to prevent text-neck:

1. Check your posture in a mirror. When you stand with good posture, you should be able to draw a vertical line from your ear to your shoulder.

2. Minimize the bend in your neck. Rather than tilting your chin down to use your phone, raise it to eye level and look forward.

3. Limit your device use to 20-minute sessions. Keep text messages short on mobile devices and use a computer for longer messages.

4. Stretch your muscles. Ask your doctor to recommend exercises to stretch and strengthen your shoulders, neck, and back.

5. Take breaks. Pay attention to how much you use your phone. Remember to take breaks, and try using it for shorter periods of time.

Cleveland Clinic, Is Your Smartphone Causing Your Neck Pain?
https://health.clevelandclinic.org/text-neck-is-smartphone-use-causing-your-neck-pain/



Protect the health of your kids with well-child visits



A well-child visit is a complete assessment of your child's health, growth, and physical and emotional development. These visits give you a chance to review and discuss learning, sleep, eating, and your child's behavior at school, home, and in social environments. Check-ups should begin at birth and continue through age 19.

What happens during a well-child visit?

During a well-child visit, your pediatrician will perform a complete physical exam that may include listening to the lungs and feeling the abdomen. Your pediatrician may also:

- Track factors and vital signs, including height, weight, reflexes, and joint health
- Screen for blood pressure, vision, hearing, anemia, lead exposure, depression, and anxiety
- Review the proper use of car seats and how to safely store firearms
- Administer vaccines following immunization schedules set by the American Academy of Pediatrics and the Centers for Disease Control and Prevention (CDC)

Be sure to write down a list of important topics you want to discuss with your child's pediatrician.

Regular wellness visits are as important as going to the doctor when your child is sick. And, they give you and your child a chance to build a strong, trusting relationship with your pediatrician.

JAMA Network, The Well-Child Visit
https://jamanetwork.com/journals/jamapediatrics/fullarticle/2661144

How to file an appeal, a complaint or a grievance

You have the right to send us your suggestions, file an appeal, a complaint or a grievance about the Health Plan, a health care service or a health care provider.

Appeal: A dispute of a decision made by the Health Plan pertaining to a pre- or post-service claim. Appeals must be made in writing and submitted within 180 days of the original claim determination.

Complaint: Dissatisfaction with service, policies, administration, health care providers and/or Health Plan staff. You may express your complaint in writing or by contacting Member Services at (800) 222-2798 (High Option) or (800) 718-1299 (Consumer Driven Option).

Grievance: A request for reconsideration of a decision solely based on medical necessity and/or appropriateness of medical treatment. A grievance must be submitted in writing.

Urgent Appeal or Grievance.
If your concern is regarding medical care or treatment that is urgent and requires expedited handling, contact the Health Plan at (800) 222-2798 (High Option) or (800) 718-1299 (Consumer Driven Option).

This pre-service expedited review will be completed within 72 hours. Additional information on the appeal process can be found on our website at www.apwuhp.com or in the official Health Plan Brochure, Section 8.

Your comments and suggestions are important to us as we strive to improve the quality of service and care that we provide to you.

Mail appeals or grievances to:

High Option | APWU Health Plan | P.O. Box 1358 Glen Burnie, MD 21060-1358

Consumer Driven Option | UnitedHealthcare Appeals | P.O. Box 740816 Atlanta, GA 30374-0816



Folic acid is vital for a healthy pregnancy

Folic acid is an essential vitamin that cells in the body need for healthy growth and development. It plays a key role in the development of DNA and tissue formation. The CDC recommends that people who are pregnant or trying to become pregnant take 400 micrograms (mcg) of folic acid each day and consume foods with folate.

Getting the recommended amount of folic acid can greatly reduce a baby's risk of birth defects that involve the incomplete development of the brain and spinal cord. These defects happen during the first 28 days of pregnancy, often before a person knows they are pregnant.

Half of all pregnancies are unplanned, so anyone who could become pregnant should make sure to get the recommended daily amount of folic acid.

Folic acid and folate

The terms folate and folic acid are often used interchangeably, but they are different:

- **Folic acid** is a synthetic form of folate used in supplements and fortified foods, such as breakfast cereals, pasta, bread, and rice.
- **Folate** is a general term to describe many different types of vitamin B9.

Good sources of folate include:

- Lentils, pinto beans, and black beans
- Leafy green vegetables, like spinach and Romaine lettuce
- Asparagus
- Broccoli
- Peanuts
- Citrus fruits, like oranges and grapefruit
- Orange juice (100 percent juice is best)

If you are pregnant or trying to become pregnant, ask your doctor if you need to take a prenatal vitamin and a folic acid supplement. It's also important to eat healthy foods because prenatal vitamins shouldn't replace a well-balanced diet.

CDC, Folic Acid, https://www.cdc.gov/ncbddd/folicacid/about.html

Can lack of sleep cause high blood pressure?

Getting enough sleep is vital to your health and gives your mind time to rest and recharge. Most adults need seven to eight hours of sleep, but many of us have sleep problems and don't get the rest we need.

Not getting enough sleep may be fine for a day or two, but over time it can lead to serious health problems, including high blood pressure (also called hypertension). About 75 million Americans have high blood pressure, a leading risk factor for heart disease and stroke.

How sleep affects blood pressure

When you sleep, your blood pressure goes down. Lack of sleep—or interrupted sleep—can keep your blood pressure higher for longer periods of time. The less you sleep, the higher your blood pressure may go. If you already have hypertension, lack of sleep may make the condition worse.

Obstructive sleep apnea can cause you to lose sleep

A disorder called obstructive sleep apnea may be preventing you from getting the sleep you need. Sleep apnea happens when your airways get blocked repeatedly during sleep, causing you to stop breathing for short periods of time. The most noticeable sign of sleep apnea is snoring.

If you feel tired after seven or eight hours of sleep, sleep apnea may be the cause. The condition can be treated with continuous positive airway pressure (CPAP) therapy. CPAP uses air pressure to keep your airways open while you sleep. Ask your doctor if CPAP may be right for you.

Good sleep is essential to good health. It's important to get enough sleep to restore your mind and body. Sleep can also boost your immune system and your mental health.

Mayo Clinic, Sleep deprivation: A cause of high blood pressure? https://www.mayoclinic.org/diseases-conditions/high-blood-pressure/expert-answers/sleep-deprivation/faq-20057959

What to do if statins cause muscle pain

Statins are often recommended for people with risk factors for heart disease, high blood pressure, high cholesterol, or diabetes. Doctors prescribe statins to lower "bad" LDL cholesterol and reduce the risk of heart attack and stroke.

All medications have potential side effects. The most common side effects of taking a statin are muscle aches, cramps, and weakness in the arms, shoulders, thighs, and buttocks.

Tips to minimize statin side effects:

1. Get more physical activity. People who exercise regularly before taking statins are less likely to experience muscle pain and cramping.

2. Make healthy lifestyle changes. Cut back on how much alcohol you consume and adopt a heart-healthy eating plan, such as the Mediterranean diet, which is rich in flavorful ingredients like fruits, vegetables, whole grains, and healthy fats.

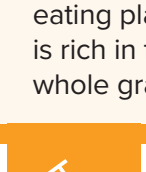
3. Ask your doctor to review the medications you take. Certain medications may interact with statins, including calcium-channel blockers, medications prescribed to treat abnormal heartbeats, antibiotics, antifungal drugs, and other cholesterol-lowering medications.

4. Ask your doctor if a hydrophilic statin is right for you. There are two types of statins, lipophilic and hydrophilic. Lipophilic statins are more likely to cause muscle aches. Talk to your doctor about switching to a hydrophilic statin or taking a lower dose of a hydrophilic statin.

5. Ask your doctor about switching to a PCSK9 inhibitor. These drugs can lower LDL cholesterol without triggering muscle pain. However, PCSK9 inhibitors can be expensive.

Never stop taking a statin without consulting with your doctor.

Cleveland Clinic, Statins Giving You Achy Muscles? Ask Your Doctor About These 4 Potential Fixes
https://health.clevelandclinic.org/statins-giving-you-achy-muscles-ask-your-doctor-about-these-4-potential-fixes/



How to properly dispose of unused medications

Many of us have unused or expired prescription medicines at home. It's important to dispose of all medications safely, especially prescription opioids, because they often fall into the wrong hands.

More than 70 percent of people who misuse opioids—including adolescents—get them from family or friends. That's why it's always important to store medicines out of reach of children in a safe place.

Never share prescriptions with anyone. Sharing opioids is illegal and can be extremely harmful or even deadly.

What are prescription opioids?

Prescription opioids are medications that doctors use to treat moderate to severe pain after surgery or injury or for health conditions like cancer. Over time, some people develop tolerance for an opioid, so they need to take more of the medication for the same pain relief.

Dispose of medications through a take-back program

To prevent the accidental or intentional misuse of prescription opioids, the U.S. Food and Drug Administration (FDA) encourages Americans to properly dispose of unused and expired medications.

Many communities sponsor drug take-back programs or mail-in programs for unused medicines. Pharmacies, police stations, and U.S. Drug Enforcement Administration (DEA) collection sites have medication drop boxes or secure drop-box programs. The DEA also sponsors National Prescription Drug Take-Back Day in communities around the country.

Visit RXDrugDropBox.org to find a location near you for disposing of unused and expired medications.

Order a medication disposal kit

Consumer Driven Option members can safely dispose of unused and expired prescription drugs at no charge. See your pharmacy program benefits for more information.

Access healthcare 24/7 without leaving home

Telehealth—also called a virtual visit—is a convenient, cost-effective way to access healthcare services using a computer, tablet, or mobile device. During the COVID-19 pandemic, telehealth lets you receive care without being exposed to others in a clinic who may be contagious. In addition, healthcare providers aren't exposed to potentially infectious patients.

Telehealth is a great option for anyone who:

- Lives in a rural area far away from doctors
- Has difficulty traveling to an in-person appointment
- Cares for children or elderly family members
- Is too sick to leave home and wants to stay at a safe distance from others

Prepare for your virtual visit

Preparing for a virtual visit is similar to getting ready for an in-person doctor's appointment.

- Make a list of your current medications (or gather the containers).
- Write down your symptoms and important questions you have for the doctor so you don't forget them. Listen carefully to the answers. If the doctor tells you something you don't fully understand, ask follow-up questions.
- Be prepared to take notes about what your doctor says.
- If needed, the doctor can send a prescription to a mail order pharmacy for home delivery or a local pharmacy for you to pick up.

During a telehealth visit, the doctor may request information from you, such as your temperature, weight, or recent lab results. If you have high blood pressure and monitor it at home, you may need to provide a recent reading.

Tips on using telehealth technology

Carefully read any instructions the doctor's office sends you about your upcoming appointment and how to log in to the telehealth technology.

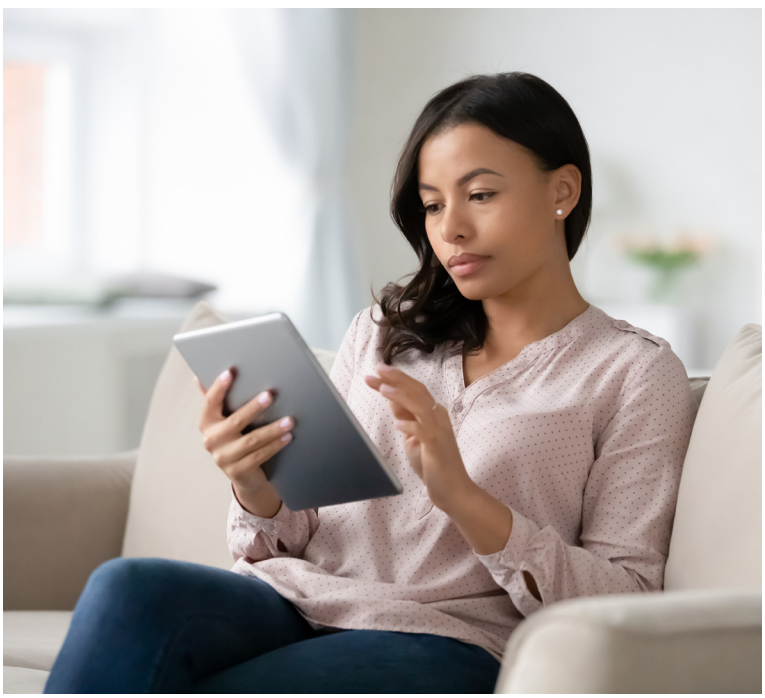
To use telehealth technology, you need:

- A reliable smartphone, tablet, or computer with audio and video capabilities
- An internet connection
- A program, app, or website to connect with the healthcare provider
- Headphones are not essential but can help protect your privacy and block out noise

Before your appointment, find a quiet space with good lighting. Close other applications on your phone, tablet, or computer that may slow down your internet connection. Log in at least 15 minutes before your appointment, and make sure you know what to do if you become disconnected during the visit.

Visit the **My Tools** section of your APWU Health Plan member website to get started with virtual visits.

U.S. Department of Health & Human Services, Preparing for a virtual visit
https://telehealth.hhs.gov/patients/preparing-for-a-video-visit/



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We want to hear from you!

In an effort to improve our future products and services, we are asking for 5 minutes of your time to provide us feedback on your experiences with the APWU Health Plan.
To get started just scan the QR code or visit this link: ***https://hcsurvey.apwuhp.com***