THE HEALTHCONNECTION
Summer 2016 Volume 17 No.3
APWU Health Plan's Quarterly Newsletter

Healthy Babies and Healthy Mothers Require Prenatal and Postnatal Care

Everyone wants their baby to be happy and healthy. Achieving good health starts even before a baby is born—with proper prenatal care. Prenatal care is the health care a pregnant mother receives for herself and her baby as soon as she plans to get pregnant or knows she is pregnant. Statistics show that babies born to mothers who did not participate in prenatal care regimens were three times more likely to have low birth weight and five times more likely to die. This is because doctors can detect health problems in babies even when they are still in utero and health problems in pregnant women that could cause problems for their unborn baby if left unchecked. There are many health conditions that doctors can even treat in babies prior to their birth, conditions that can be discovered and monitored with prenatal care.

Proper prenatal care is the best chance you can give your baby to have a healthy start on life. By most accounts, prenatal care begins when a woman decides she wants to become pregnant. This is called preconception health and includes adopting a healthy lifestyle, meeting with your physician to discuss your overall health, controlling any chronic health condition you may have and taking 400-800 micrograms of folic acid every day for three months prior to conception and during your pregnancy to lower the risks of some birth defects. Once you conceive, you should schedule a visit with an obstetrician/gynecologist and set up a schedule of regular check-ups. Most doctors schedule check-ups once a month for weeks four through 28 of pregnancy, twice a month for weeks 28 through 36, and weekly for weeks 36 through birth. This could change if you are older than 35 years of age or you are experiencing a high risk pregnancy.

During your first prenatal visit, you can expect to:

- Discuss your health history
- Discuss your family's health history
- Participate in a complete physical exam
- Provide blood and urine samples for lab work
- Receive a calculation of your due date

During subsequent prenatal visits, the doctor will:

- Check your blood pressure
- Measure your weight gain
- Measure your abdomen
- Check the baby's heart rate

Prenatal care also includes prenatal testing that determines your health and the health of your baby. Prenatal testing typically includes an ultrasound or sonogram, which provides a moving image of your baby by using sound waves; and a variety of blood tests that are determined by the age of the pregnant mother and the risk levels associated with the pregnancy. Don't forget that caring for your health and your baby's health must continue after birth. New mothers need to monitor their health via proper rest, good nutrition and vaginal care for six to eight weeks postpartum. Postnatal care for mothers includes follow up visits with their obstetrician/gynecologist after delivery. Babies should be under the immediate care of a pediatrician to monitor their good health as well.

The APWU Health Plan strives to offer all of our participants a safe pregnancy and healthy thriving babies through comprehensive prenatal and postnatal care coverage.



Benefits Bulletin: Healthy Pregnancies, Healthy Babies Program
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.

Pledge to Caring for Your Good Health via Routine Mammograms

Nearly every single person knows someone who has been touched by breast cancer. With statistics showing that 1 in 8 women will develop invasive breast cancer in their lifetime, the chances are pretty good that this someone may be you, a close relative, or a good friend. Breast cancer is the second most diagnosed cancer in women, just behind skin cancer.

Breast cancer knows no boundaries, affecting women of varying ages, races, and nationalities. In women under age 45, however, breast cancer strikes African American women more than White women. And, regardless of age, race, or nationality, a woman's risk of breast cancer doubles if she has a close relative, also called a first-degree relative, such as a mother, sister or daughter, who has been diagnosed with breast cancer. However, most women diagnosed with the cancer, have no family history of it at all.

Although breast cancer has become so pervasive, the medical community and extensive funding on the disease have yielded promising early screening and detection options, most importantly the mammogram. A mammogram is an x-ray of the breast that allows doctors to see the presence of tumors that cannot be felt during a routine self-breast exam. The American Cancer Society recommends that beginning at age 40 women should consider using mammograms as part of their regular annual health care routine. (Women younger than 40 are urged to get annual mammograms if they have a strong family history of breast cancer.) At age 55, the American Cancer Society says that women can drop their mammogram screening down to once every two years.

Mammograms are easily performed on an outpatient basis in a doctor's office, clinic or hospital and carry very little risk to the patient. Today, mammograms are widely accepted as the best form of early detection of the disease. Early detection is key, reducing the chances of dying from breast cancer by 25-30% or more and increasing the chances of catching the cancer in its earliest, most treatable stages. A mammogram offers your health care provider a clear picture of your breast health.

Under your APWU Health Plan, yearly routine mammograms are covered at 100% (in-network) starting at age 40. At age 65, mammograms are covered at 100% (in-network) every two years.
Remember, you have a lot to live for. Participating in routine health screenings, such as mammograms, will help you live your best life possible.



Routine Mammograms:

- Are non-invasive and easily performed on an outpatient basis
- Increase detection rate of breast cancer, particularly detection of early stages of breast cancer
- Are covered by the APWU Health Plan based on age
- Are widely recommended by the medical community as part of regular breast health care

John L. Marriotte

Important Information You Should Know:



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.

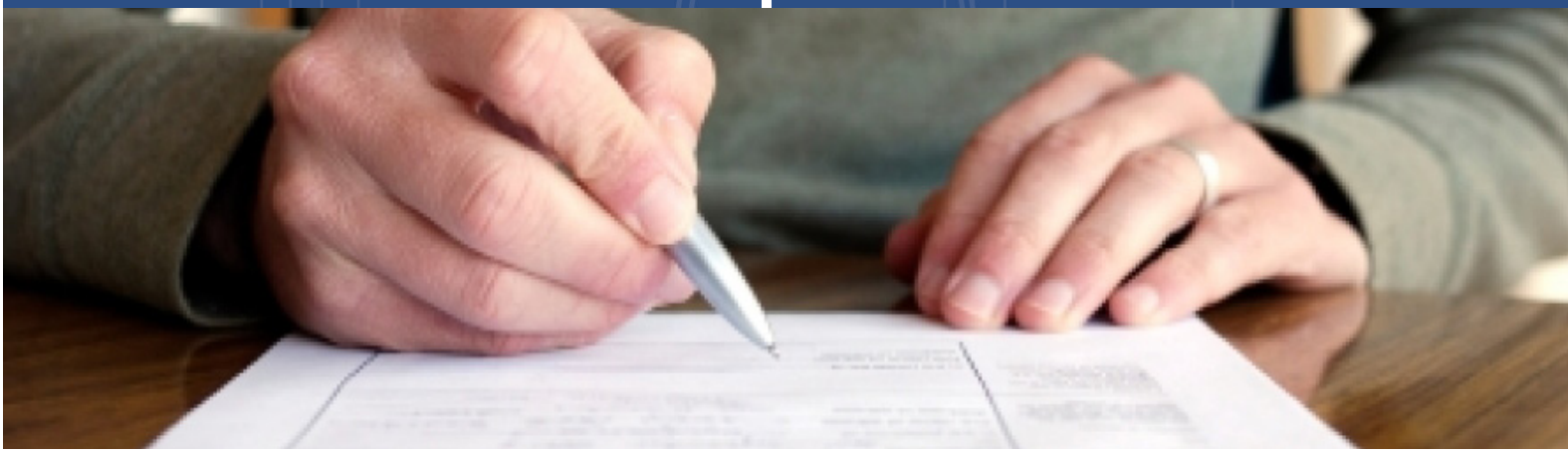
Appeal: A dispute of a decision made by the Health Plan pertaining to a pre or post-service claim. Appeals must be made in writing and submitted within 180 days of the original claim determination.

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.

Mail appeals or grievances to:

High Option	Consumer Driven Option
APWU Health Plan P.O. Box 1358 Glen Burnie, MD 21060-1358	UnitedHealthcare Appeals P.O. Box 30573 Salt Lake City, UT 84130-0573



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.

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In This Issue:

- Healthy Babies and Healthy Mothers Require Prenatal and Postnatal Care
- Pledge to Caring for Your Good Health via Routine Mammograms
- Important Information You Should Know
- Advance Directives

Advance Directives

An advance directive is a legal document that helps ensure that your health care wishes will be respected if you are severely injured or develop a serious illness that prevents you from actively participating in decisions about your medical care.

Your advance directives should be copied and shared with your doctor, attorney, caregiver, and family/friends. Keep your document in a location that is safe and easy to access.

Things to consider when completing your advance directives:

- It is your right to choose your medical care. Discuss your wishes with your doctor and family.
- Advance directives do not expire.
- To ensure your wishes are followed, provide a copy of your advanced directives to your doctor and your family, and have it readily available.
- You should review your advance directives periodically. If you want to make changes, create a new document.
- Inform all necessary parties if you make any changes.

Help to Prepare an Advance Directives

Advance directives are accepted throughout the United States, however, may not be recognized from one state to another. Below are links to external resources that can help you prepare an advance directives:

- US Living Will Registry – http://liv-will1.uslivingwillregistry.com/forms.html
- My Directives – https://mydirectives.com