THE HEALTHCONNECTION
Winter 2017 Volume 18 No.1
APWU Health Plan's Quarterly Newsletter

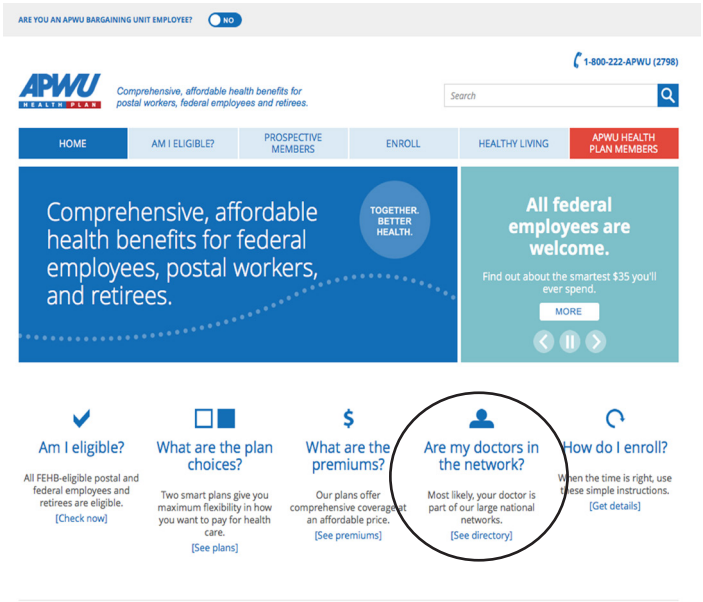
You selected a great Health Plan with great tools to help manage your health care

APWU Health Plan's Preferred Provider Organization (PPO) network is one of the largest in the country. Cigna is the PPO network for all states in the United States for the High Option, and hospitals in the Virgin Islands. Cigna has over 1 million providers across the country. V.I Equicare is the PPO network for providers in the Virgin Islands, with 460 providers.

You always have the choice of using any provider, in or out of the network. But, you'll save money when you use in-network providers because these providers discount their charges to be part of the PPO network. Therefore, the Health Plan pays a higher percentage of the cost for in-network providers, making your member cost much lower.

Quality is also important. In order to participate in our PPO network, providers must be credentialed. Credentialing helps ensure healthcare quality by establishing standards that in-network providers must meet to be part of our PPO network. When you use in-network providers, the positive result is that you have a wide choice of credentialed doctors and hospitals, at the lowest possible cost. Find the online PPO network on our website at www.apwuhp.com; or call Cigna at 800-582-1314, or V.I. Equicare at 340-774-5779.

Accessing Providers and the Online Directory



Steps to Compare Prescription Medication Costs

Step 1

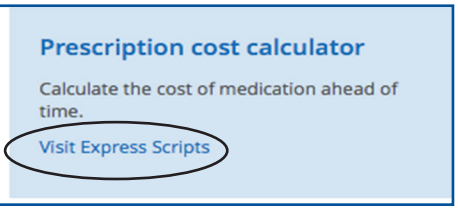
This section is designed to provide you with general information about your prescriptions and how much it will cost. This will allow you to talk with your prescribing physician and make informed decisions about your medication. Retail pharmacy pricing is calculated by selecting a network pharmacy in the state in which you live. By following the simple steps on the calculator you can obtain coverage and pricing for any medication available through your prescription benefit plan.

Estimated pricing is based on your plan design and is available for most medications. Medication prices, individual retail pricing and individual copayments may vary. Pharmacist's judgment, your doctor's instructions on how to take the medication, and applicable law may impact the actual dispensed quantity and/or days' supply you may receive. Medication costs outside of your prescription program, and sales tax, where applicable, are not included.

Under the APWU Health Plan Members mega tab select "pharmacy"

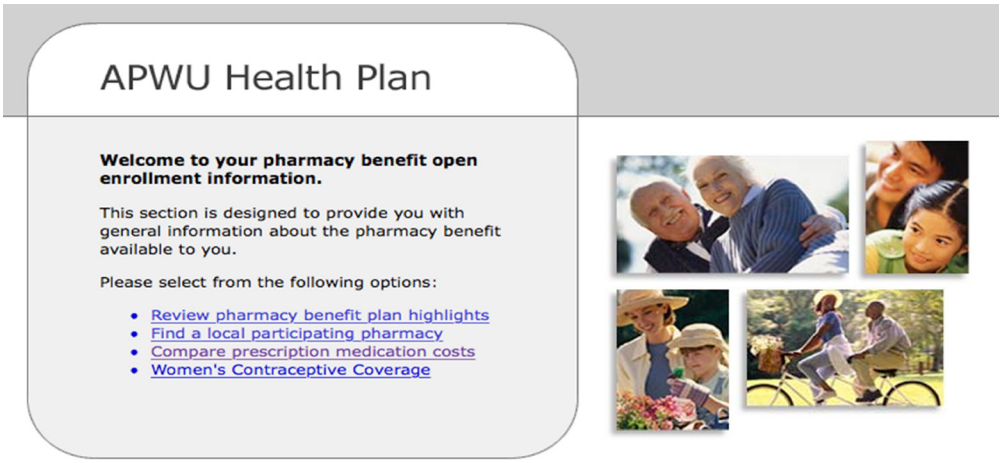


On the pharmacy page under prescription cost caculater select "visit Express Scripts"



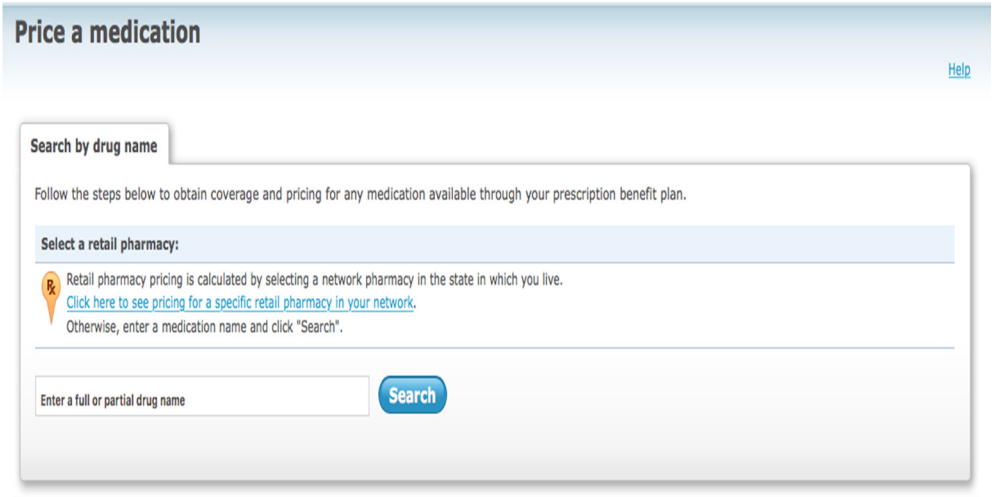
Step 2

Select "compare prescription medication cost"



Step 3

Enter a full or partial drug name and follow the simple steps to get a complete cost.



Discover the "NEW" YourCareAllies.com

While browsing on your computer, tablet, or mobile device, take a few minutes to discover the "NEW" YourCareAllies.com website by clicking on this link https://apwuhp.yourcareallies.com. This new site provides a fun and user-friendly web experience to complete your Health Risk Assessment.

In addition, try the new Treatment Cost Estimator Tool where you may obtain the cost for over 1100 medical procedures. There is so much to discover on YourCareAllies.com, so check it out and don't forget to **TAKE YOUR HEALTH ASSESSMENT TODAY!!**"



Together.BetterHealth.

Your Health Plan has provided solutions at your finger tips. We gather the information to provide you with tools to help you make informed decisions. Take advantage of them by visiting www.apwuhp.com today!

John L. Marcotte

Transform Resolutions Into Healthy Habits That Last the Whole Year Through



"This is going to be the year I stop smoking." "This is going to be the year I lose 30 pounds." "This is going to be the year I pay off all of my debt." New Year's resolutions are as much a part of the holiday celebration as the countdown to midnight and raising a glass to a toast. It's just how we greet the optimism that comes with the dawn of a new year. And yet, the odds of sticking to our resolutions are often stacked against us. Why? Because some resolutions are just too ambitious, particularly in how quickly we expect to achieve them, and we often fail to create a reasonable game plan.Statistics show that about 40% of Americans make New Year's resolutions but only about 8% actually achieve their New Year's goals and over half give up on their resolutions by January 31st. While those statistics seem bleak, the good news is that people who do make New Year's resolutions are 10 times more likely to improve their lives than those who sit the tradition out. So, don't give up on the tradition, just participate with a reasonable, attainable plan in place.

Among the most popular resolutions for 2017 are to: get healthy, get organized, spend less/save more, quit smoking, drink less alcohol, find a new job, spend more time with family and friends, live life to the fullest, learn new hobbies, travel, and read more. Interestingly according to *Inc.* magazine, women tend to make health-focused resolutions and men often resolve to drink less alcohol and/or find a new job. Resolving to spend less/save more is typically among the top five resolutions each year but it is also among the top five resolutions that tend to fail. So, while it's a great idea to set goals to improve your life, failing at resolutions can lead to feeling depressed and deflated. Give your resolutions a chance to really work and become lifestyle habits by treating the experience like a marathon rather than a sprint, by giving yourself small hurdles to jump rather than a giant mountain to climb.

Keep your new habits simple.
Sticking to one resolution is hard enough; trying to lose weight, save money and get organized all in one year is almost certainly a recipe for failure. If saving money is your top resolution set a simple goal. It is unlikely that you will be able to save half of your paycheck each week without making extreme lifestyle changes but pledging to bring your lunch to work each day to save money instead of buying your lunch is simple and attainable.

Commit to 30 days and maintain consistency.
Don't get discouraged by the amount of time it could take to lose 30 pounds; break that road into smaller time blocks. Give yourself 30 days to commit to your new diet and exercise plan and your healthy resolutions will likely become habits. But, be sure to maintain consistency. Don't skip days or give yourself an option to "cheat" and be sure to remove temptation from your life. Continue to load your cart with those healthy fruits and vegetables; continue to avoid the expensive Saturday dinner out; continue to surround yourself with only the people who make you feel happy.

Use the power of the pen.
Write down your resolution in order to have an even clearer idea of your goal and how you plan to succeed. And, use pen and paper to give yourself reminders and words of encouragement throughout your journey.

Look to those around you.
Find positive role models and mirror their habits. Maybe it's someone who is so committed to living within their means that they never use a credit card or someone you know who's conquered incredible odds to meet their own personal goals. If you are trying to quit cigarettes avoid being around people who smoke. And, find a buddy who wants to commit to the same goals as you. You will be far more motivated to hit the gym at 6 a.m. when you have a friend waiting there for you. Furthermore, if you've had a bad day and fall off track, a buddy can pick you up, dust you off, and get you focused once again on your goals.

Take the pressure off.
Look at resolutions as more of an experiment rather than a measure of success as a human being. "Experimenting" with lifestyle changes eliminates judgement and allows for you to change your course if things aren't working. It removes the notion of "failing" and replaces it with "taking a different approach." Each time you meet a hurdle, slip off track, or want to give up, find something to be proud of, something you've already achieved in the process. Most importantly, stay focused on why you've decided to make your New Year's resolution and why you are willing to make that resolution into a long-term healthy habit—to live your healthiest, happiest year yet.

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Health Risk Assessment

It pays to take a Health Risk Assessment (HRA) in 2017. The HRA is a great online tool that analyzes your health-related responses and provides information to put you on the path to better health. Based on your answers to HRA questions about your overall health, you will receive individual feedback and suggestions for maintaining or improving it.

And as an even greater incentive, when you complete an HRA, the APWU Health Plan will enroll you in the CignaPlus Savings discount dental program for free, which will save you money on dental visits and procedures. For Self Only coverage, APWU Health Plan will pay the Self Only discount dental premium; and, for Self Plus One and Self and Family coverage, when at least two family members complete the HRA, we will pay the family discount dental premiums. Two for one—help improve your health and save money too.

To take a Health Risk Assessment, go to our website at www.apwuhp.com or call 800-582-1314. From our homepage scroll down to the blue boxes and select "Save money with a Health Risk Assessment."

