

The NALC Health Benefit Plan



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HBR Report



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Director's Report



Congratulations and Happy Holidays

Congratulations to the newly installed NALC Officers. We look forward to serving our brothers and sisters and fighting for the best interest of the Letter Carriers.

I have been traveling to many Open Season Health Fairs to help get the word out about the great NALC Health Benefit Plan benefits. The Health Plan not only has great benefits but has affordable premiums. I know that many of you have also taken the time to attend health fairs and educate our fellow brothers and sisters on our benefits. I appreciate your hard work and dedication to the Plan.

We continue to receive new health plan enrollments and are busy getting Plan information out to our new members. We will let you know how the enrollment numbers look in the next few weeks.

Along with everyone at the Health Plan, I would like to wish you and your family Happy Holidays and a joyous and prosperous New Year. I look forward to the coming year and working with you. With your help we can continue to grow the NALC Health Benefit Plan.

NALC Health Benefit Plan 2015 Seminar News

The 32nd National Health Benefit Seminar will be held at the **Tropicana** in Las Vegas, NV. The dates for the seminar are October 18, 2015 through October 21, 2015.

The NALC HBP room rate is \$115 plus tax, per room, per night for the Club Deluxe room. Reservations for the Tropicana can be made through the following website link:

https://resweb.passkey.com/Resweb.do?mode=welcome_ei_new&eventID=12446014
or you can call 702-739-5400 and mention the NALC Health Benefit Plan Seminar 2015.

Additional information will be coming soon.

Influenza 2014-2015

CDC Urges Vaccination

Early data suggests that the current 2014-2015 flu season could be severe. The Centers for Disease Control and Prevention (CDC) urges immediate vaccination for anyone still unvaccinated this season and recommends prompt treatment with antiviral drugs for people at high risk of complications as a result of getting the flu.

So far this year, seasonal influenza A H3N2 viruses have been most common. There often are more severe flu illnesses, hospitalizations, and deaths during seasons when these viruses are predominate. For example, H3N2 viruses were predominant during the 2003-2004, 2007-2008 and 2012-2013 seasons, the three seasons with the highest mortality levels in the past decade. All were characterized as “moderately severe.”

“We can save lives with a three-pronged effort to fight the flu: vaccination, prompt treatment for people at high risk of complications, and preventive health measures, such as staying home when you’re sick, to reduce flu spread,” said CDC director Tom Frieden, M.D., M.P.H.

Depending on the formulation, flu vaccines protect against three or four different flu viruses. Even during a season when the vaccine is only partially protective against one flu virus, it can protect against the others.

“While the vaccine’s ability to protect against drifted H3N2 viruses this season may be reduced, we are still strongly recommending vaccination,” said Joseph Bresee, M.D., Chief of the Influenza Epidemiology and Prevention Branch at CDC. “Vaccination has been found to provide some protection against drifted viruses in past seasons. Also, vaccination will offer protection against other flu viruses that may become more common later in the season.”

Influenza viruses are constantly changing. The drifted H3N2 viruses were first detected in late March 2014, after World Health Organization (WHO) recommendations for the 2014-2015 Northern Hemisphere vaccine had been made in mid-February. At that time, a very small number of these viruses had been found among the thousands of specimens that had been collected and tested.

A committee of experts must pick which viruses to include in the vaccine many months in advance in order for vaccine to be produced and delivered in time for the upcoming flu season. There is always the possibility that viruses will drift during that time.

Influenza activity is currently low in the United States as a whole, but is increasing in parts of the country. “We are just at the beginning of the season. It’s not too late to get your vaccine,” Dr. Frieden says.

Influenza antiviral drugs – Tamiflu (oseltamivir) and Relenza (zanamivir) can reduce severe complications such as hospitalization and potentially death for people who are at high risk of serious flu complications or are very sick. Treatment of high risk patients should begin as soon after symptoms develop as possible, without waiting for lab tests to confirm flu infection.

Those at high risk from influenza include children younger than 5 years (especially those younger than 2 years); adults 65 years and older; pregnant women; and people with certain chronic health conditions such as asthma, diabetes, heart or lung disease, and kidney disease.

CDC recommends that people at high risk check with their doctor or other health care professional promptly if they get flu symptoms. Studies show that flu antiviral drugs work best for treatment when they are started in the first 48 hours after symptoms appear. Flu symptoms can include fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills and fatigue.

CVS/caremark ExtraCare

Get the most out of your CVS/caremark ExtraCare® Health Card

As a member in the NALC Health Benefit Plan, you received an NALC CVS/caremark ExtraCare® Health Card. The NALC CVS/caremark ExtraCare® Health Card is an exclusive benefit designed to help you save money on the over-the-counter items you use most.

Your ExtraCare® Health Card allows you to save money online at www.CVS.com or throughout any CVS/pharmacy® store. Your card entitles you to receive the following:

- 20% savings on thousands of regularly priced CVS/pharmacy® brand health-related items valued at \$1 or more.
- Special weekly savings throughout the store
- ExtraBucks® Rewards. Earn 2% back and more towards ExtraBucks Rewards on all purchases*
- Personalized coupons – just for you.

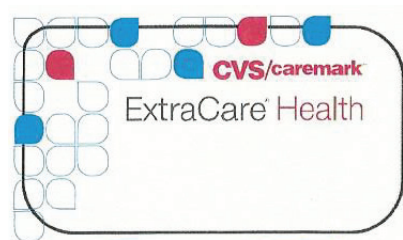
You are already enrolled. Simply present one of your ExtraCare® Health Card key tags with the NALC Health Benefit Plan logo at the register. A savings summary will appear on your receipt so you can see exactly how much you've saved with your card every time you shop.

If you already have a regular CVS/caremark ExtraCare® Card, just call toll-free 1-888-543-2538 (8:30 a.m. to 7:00 p.m. ET) to transfer existing ExtraCare rewards to the one card that makes shopping and saving money easy.

So, what is the difference between the ExtraCare Card I already have and the NALC CVS/caremark ExtraCare® Health Card? Your new card provides all the benefits you have with the card issued at the store, plus you receive the additional 20% savings!

You can save an additional 20% on thousands of CVS/pharmacy health-related items valued at \$1 or more, including:

- Allergy remedies
- Pain relief medicine
- Cough and cold remedies
- First-aid supplies
- Vitamins
- Skin care products
- Incontinence products
- Baby care
- Digestive health
- Eye care products
- And more of the items you and your family use every day



With thousands of CVS/pharmacy locations nationwide and the convenience of 24-hour access to CVS.com, it's easy to start saving with your ExtraCare® Health Card.

*Excludes alcohol, gift cards, lottery, money orders, prescriptions, postage stamps, pre-paid cards, or items reimbursed by a government program.

Healthy Holiday

Healthy Holiday Food Swaps

The problem with the holidays isn't usually the weight gain — the average American gains only one or two pounds in between Thanksgiving and New Year's — it's the fact that most people never lose the excess pounds. So in five years you may have gained 10 pounds and in 10 years, 20 pounds. The best course of action? Stop weight gain before it starts.

The key is eating healthy throughout the holiday season and remembering portion control when it comes to your it-wouldn't-be-Thanksgiving-or-Christmas-without-them foods. For the rest of the courses, all you have to do is make the right choices that will allow you to indulge and enjoy, yet keep you from loading up on the fatty, high-calories dishes that can quickly lead to unwanted weight gain.

1. *Skip Full-Fat Dips, Eat Yogurt Dips*
2. *Skip Some Alcohol Calories, Drink Wine Spritzer*
3. *Skip Candied Yams, Eat Roasted Sweet Potatoes*
4. *Skip Dark Meat, Eat White Meat Turkey*
5. *Skip Store-Bought, Eat Homemade Stuffing*
6. *Skip Traditional Gravy, Eat Low-Fat Gravy*
7. *Skip Cranberry Sauce, Eat Cranberry Relish*
8. *Skip the Casserole, Eat Fresh Green Beans*
9. *Skip White Flour Rolls, Eat Whole-Wheat Rolls*
10. *Skip Eggnog, Drink Cider*
11. *Skip Pecan Pie, Eat Pumpkin Pie*



For additional information go to www.everydayhealth.com.

Mediterranean Diet

The Mediterranean diet: The perfect gift for your body and your brain

You made your lists, checked them twice, and headed for the mall. Gifts: check! But what about getting something wonderful for yourself? Not something that you'll wear for a season or two and then discard, but something much more enduring. How about a gift that will improve your well-being? It's called the Mediterranean diet, but there's nothing restrictive about it. It's the traditional way of eating for most people of Greece, Southern Italy, Spain and Morocco.¹ And if you know anything about these countries, you know that every meal is a celebration of life.

That said, you don't have to live abroad in order to experience this cuisine. As a matter of fact, you can eat like the locals and reap the health benefits they enjoy while shopping at your neighborhood supermarket or farmer's market. This mouth-watering gift to yourself will improve not only your body, but your mind as well, and help keep you younger longer.

Help lower your health risks

For years, researchers have known that a Mediterranean diet can help reduce the risk of obesity, diabetes, osteoporosis, even breast and colon cancer.² What wasn't known is that preliminary studies have found that faithful adherence to a Mediterranean diet will slow mental decline.³ The Mediterranean diet is a brain-healthy regimen that is low in artery-clogging fat and cholesterol — regarded as major culprits of Alzheimer's disease — and rich in omega-3 fatty acids.⁴ Yes, fat, but good fat. Omega-3 fatty acids are essential for many normal body functions, such as controlling blood clotting and building cell membranes in the brain. But because our bodies cannot make omega-3 fats, we must get them from our food. Omega-3 fatty acids are known to protect against heart disease and strokes. In addition, lack of sufficient omega-3 fatty acids in the body can result in fatigue, poor memory, dry skin, mood swings, depression and poor circulation.⁵

A feast for the brain

The Mediterranean diet is anything but bland and boring. It uses fresh, flavorful ingredients,⁶ primarily:

- Plenty of fish and other seafood
- Fresh fruits and vegetables
- Nuts
- Grains
- Legumes
- Olive oil and olives
- Garlic and spices instead of heavy sauces and gravies
- Moderate amounts of wine

Olive oil

Olive oil reigns king in the Mediterranean diet. It is used mostly sprayed on vegetables or as a salad dressing. Olive oil, albeit a fat, is a monounsaturated fat (MUFA), and unsaturated fats promote good health.⁷ Use them in lieu of butter, margarine and other trans fats found in dressing and spreads. A word of caution though: use it in moderation. However beneficial olive oil happens to be, you must remember it is still a fat, and, as such, contains calories that can add up.

Fatty fish

Again, we're talking about good fat here. Cold-water fatty fish, such as salmon, halibut, mackerel, lake trout, herring, sardines and albacore tuna,⁸ are very flavorful, and easy to cook. Spice them up and bake or grill, rather than fry. Eating at least two servings of fish a week has been shown to reduce the risk of stroke by as much as 50 percent.⁹

Antioxidants — help your brain breathe

The Mediterranean diet is also rich in antioxidants. Antioxidants are wonderful little molecules that fight off free radicals. Free radicals can create oxidation (or rust) in the brain and speed up the process of mental

Mediterranean Diet

decline. In fact, research has shown that oxidative damage precedes the amyloid plaques known to be one of the byproducts of Alzheimer's disease.¹⁰ The job of antioxidants is to seek and soak up free radicals before they can cause the fuzzy memory, slow learning, and loss of coordination and dementias that can plague your brain as you age.¹¹ Antioxidants abound in fresh fruit and veggies, so there's plenty of deliciousness to choose from. To make it simple, shop by colors: the darker, the better.¹² Blue seems to be the most powerful. Raw blueberries have the highest percentage of antioxidants by far.¹³ But if blue is not your color, feel free to mix it up with deep greens, purples, reds, oranges and yellows.

Vitamin C

Vitamin C protects your DNA and other cellular components of the brain. If depleted, vitamin C will be leached out of body tissues and transported to the brain. If it couldn't do that, the brain could be destroyed by an army of free radicals in a matter of minutes.¹⁴ So it's wise to keep your vitamin C levels topped off. That way, your body and your brain have plenty of what they each need. Vitamin C can be found in dark green veggies and colorful fruits, such as kale, collards, cabbage, cranberries, citrus fruits, strawberries, apples, and the list goes on.¹⁵

Vitamin E

Almost 60 percent of your brain matter consists of fats that create all the cell membranes in your body.¹⁶ Vitamin E is the primary fat-soluble antioxidant in the body, and it's also responsible for protecting the brain. That's why vitamin E is so crucial to your overall health.¹⁷ Studies have proven that taking large doses of vitamin E may prevent strokes as it helps prevent the hardening of the arteries.¹⁸ Much like a heart attack, when the brain lacks sufficient oxygen due to plaque buildup in the carotid artery, it suffers a stroke. A stroke can cause lasting brain damage, loss of vision, speech problems, paralysis and even death.¹⁹ Yummy sources of vitamin E include seeds, nuts, soybeans, brown rice, oats, eggs, fresh wheat germ, Brussels sprouts and broccoli.²⁰

Vitamins B

B stands for brain. Vitamins B1, B6 and B12 help improve your mental abilities and moods. The Bs can be found in poultry, fish, whole grains, eggs, beans, peas, fresh leafy green vegetables, papaya, oranges, cantaloupe, wheat germ and brewers' or nutritional yeast.²¹

Vitamin B1

Vitamin B1 keeps your nervous system roaring and is responsible for good mental health. Deficiency can cause nerves to become hypersensitive and a person to become irritable, apathetic and forgetful.²²

Vitamin B6

Vitamin B6 helps in the development of the brain, nerves, skin and other body parts. Low levels of B6 have shown to accelerate atherosclerosis²³ — or the hardening of arteries²⁴ — in rats.

Vitamin B12

Low levels of vitamin B12, or folic acid, can cause an array of symptoms, from poor memory, problems with balance and reduced sensation in the limbs, to more serious symptoms such as severe nerve damage, dementia and Alzheimer's disease.²⁵

Here's to a healthier life! When you feel good, every day is a holiday. So why not celebrate year-round by enjoying delectable dishes packed with the nutrients that will make your body and your mind sing all day long.

1 <http://www.unesco.org/archives/multimedia/index.php?s=flvplayer&pg=33&vo=2&vl=Eng&id=1680>

2 <http://www.hsph.harvard.edu/nutritionsource/omega-3/>

3 <http://www.ncbi.nlm.nih.gov/pubmed>

4 http://www.alz.org/we_can_help_adapt_a_brain_healthy_diet.asp

5 <http://umm.edu/health/medical/altmed/supplement/omega3-fatty-acids>

6–7 Ibid.

8 http://www.alz.org/we_can_help_adapt_a_brain_healthy_diet.asp

9 <http://umm.edu/health/medical/altmed/supplement/omega3-fatty-acids>

10 <http://www.fi.edu/learn/brain/micro.html>

11 Ibid.

12 http://www.alz.org/we_can_help_adapt_a_brain_healthy_diet.asp

13 <http://www.fi.edu/learn/brain/micro.html>

14–18 Ibid.

19 <http://www.nhlbi.nih.gov/health/health-topics/topics/catd/>

20 <http://www.fi.edu/learn/brain/micro.html>

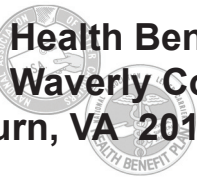
21 <http://www.hsph.harvard.edu/nutritionsource/vitamin-b/>

22 <http://www.fi.edu/learn/brain/micro.html>

23 <http://www.ncbi.nlm.nih.gov/pubmed/16768830>

24 <http://www.nhlbi.nih.gov/health/health-topics/topics/atherosclerosis/>

25 <http://www.fi.edu/learn/brain/micro.html>



Installation of Officers

Congratulations to the newly installed NALC Officers.



NALC Health Benefit Plan	1-888-636-NALC
Recorded Benefit Information	1-888-636-NALC
Prescription Drug Program	1-800-933-NALC
Caremark SPS	1-800-237-2767
OAP Network Providers	1-877-220-NALC
Precertification	1-877-220-NALC
Fraud Hot Line	1-888-636-NALC
Mental Health / Substance Abuse	1-877-468-1016