The Seminar is Just Around the Corner

You add it up:

Quality +
Affordability +
over 60 years of service =
the NALC Health Benefit Plan
Seniors and babies are especially sensitive to heat and humidity and this weather can be difficult for them. If you care or live near a senior, take the time to regularly check on them.

People suffer from heat-related temperatures when the body’s temperature control system is overloaded. The body normally cools itself by perspiring. But under extreme conditions, perspiring is never enough. Several factors affect the body’s ability to cool itself. When the humidity is high, perspiration will not evaporate as quickly, preventing the body from releasing heat quickly.

Heat stroke is more serious than a heat-related illness. Heat stroke occurs when the body is not able to control its temperature; the body’s temperature rises rapidly, and perspiring fails and the body is unable to cool down.

Watch for warning signs of a heat stroke:

- An extremely high body temperature (above 103 F degrees)
- Throbbing headache
- Nausea
- Unconsciousness
- Red, hot and dry skin
- Dizziness
- Confusion

Remember to keep hydrated. You will need to drink more water than your thirst indicates. Avoid sugary drinks, caffeine and alcohol. Always consider wearing light-colored clothing made from light-weight fabrics.

Keep cool and use common sense by wearing appropriate clothing and sunscreen, pace yourself, drink plenty of water or stay indoors.

Don’t forget your pets! Summer can be uncomfortable and even deadly for our pets. Image being out in soaring temperatures wearing a fur coat. If at all possible, whatever temperatures are expected to be high, bring your pets inside to cooler temperatures. If not, make sure they are provided plenty of cold water and an area of shade. Constant panting is a sure sign that your pet is uncomfortable and needs attention. Never leave your pet in a parked car. According to the Humane Society, on a warm day temperatures inside a vehicle can rise rapidly to dangerous levels. On an 85-degree day the temperatures inside a car can reach 102 degrees within 10 minutes. After 30 minutes the temperature will reach 120 degrees.
Preventive Plan Benefit
Take advantage of the Plan’s adult and childhood preventive healthcare benefits. Where listed, preventive care procedures and services are paid in full when rendered by a preferred provider. Covered adult preventive services¹ include an annual routine physical exam, certain adult routine immunizations endorsed by the CDC, and certain routine test such as: colorectal screening, diabetes screening, annual ECG/EKG, high blood pressure screening, a screening mammogram, osteoporosis screening, pap test, PSA test, total blood cholesterol, annual urinalysis and an annual chest x-ray.

In addition the Plan has the following tools to help you track and assess your health:

Personal Health Record (PHR) & Electronic Health Record (EHR) & Blue Button
The Plan offers an online Personal Health Record (PHR) which is located on the top right corner of the NALC HBP home page. The PHR allows you to keep an up-to-date record of current medical conditions, allergies, surgeries, medications, and immunizations. You can also include your physicians’ and emergency contact information in this tool. Keeping all your health information organized and in one location can improve communication with your physicians. All information is password protected and accessible only by you or your designated personal representative.

The Electronic Health Record (EHR) tool allows you to view your claim history, print copies of our Explanation of Benefits, and get real-time deductible and catastrophic out-of-pocket amounts. This is all available through our secure website.

A new feature to our website is Blue Button. Blue Button allows you to access and download your Personal Health Record information into a very simple text file that can be read, printed or saved on any computer. It gives you complete control of the information - without any special software - and enables you to share this data with your health care providers, caregivers or people you trust.

Health Risk Assessment (HRA)
The Plan also offers a Health Risk Assessment (HRA). The HRA is a health questionnaire used to provide you with an evaluation of your health risks and quality of life. It is an important tool you can use to share up-to-date information on your health with your medical providers. Save money by completing the free Health Risk Assessment (HRA) under the Personal Health Record tab on our website, www.nalc.org.depart/hbp.

Once you complete the HRA, we will waive one $20 copayment (when the Plan is the primary payor) for the next in-network medical office visit or consultation incurred in the same calendar year that the HR is completed. The Plan will waive two $20 office visit copayments annually (when the Plan is the primary payor) for a Self and Family policy when at least two family members complete an HRA.

¹ This is a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the benefits for the 2013 ALC Health Benefit Plan can be found in the official brochure. Before making a final decision, please read the Plan’s official approved brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.
Let’s Get Physical......

While it may not seem urgent, a yearly physical exam by your family’s pediatrician is an important part of your child’s health care. Back-to-school season is a convenient time for putting the exam on your family’s schedule.

The physical exam is an essential part of any doctor’s visit. Surprisingly, though, there are no absolutes in a routine physical. A good doctor may be thorough or brief, according to your individual circumstances, any new medical concerns you may have, and his or her personal style. A good doctor will spend time listening to your concerns and providing counseling for your particular needs. It’s also a good time to address important questions, especially with teenagers, including adolescent issues of drinking, smoking and depression.

Sports physicals are meant to make sure it is safe for you to participate in a sport. An exam can identify conditions that may predispose a person to injury, that may be life-threatening, or disabling. Most states require children and teens have a pre-participation sports examination before they can begin a competitive season or start a new sport. Some schools may even require a physical examination.

Whether you are a child or an adult, exercising, keeping a healthy weight, and not smoking are enough to keep most of us in good health, with or without an annual exam. Still, no one can argue with keeping up a good relationship with your doctor through a regular annual preventive visit.

The annual physical exam is a great opportunity to refocus your attention on prevention and screening:

- At age 50, it’s time to begin regular screening for colorectal cancer.
- For some women, age 35 and older is recommended time to begin annual mammogram screening for breast cancer.
- Everyone should have their cholesterol (lipids) checked every five years after age 20, according to the American Heart Association.

Note: the Plan will pay 100% for these screenings when rendered by a PPO Provider1.

Healthy behaviors work far better than medicine at preventing illness, and don’t require a prescription:

- Do 30 minutes of brisk walking or other exercise, most days of the week. Your risk for cardiovascular disease, diabetes and cancer will fall dramatically.
- Eat a mostly plant-based diet, low in animal fats.
- Above all, don’t smoke.

1 This is a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the benefits for the 201 NALC Health Benefit Plan can be found in the official brochure. Before making a final decision, please read the Plan’s official approved brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.
The savage violence of Mother Nature is heart stopping and can lead to death, destruction and grief. And while the arrival of a hurricane is preceded by days of warning, tornadoes can strike suddenly. That makes safety precautions for emergencies critical for survival.

What can you do to protect your family from these horrific events?

**Find out what the disaster risks are in your area**

Call your local emergency management office, Health Department or American Red Cross Chapter. Verify what types of disasters are likely to happen and how to prepare for each. Ask what your community’s warning signals sound like and what to do if you hear them. Most communities and local television stations offer apps for your cell phone or portable device that will send you a message or warning whenever severe weather approaches your area.

**Create a family disaster plan**

It is important to educate children about disasters, without overly alarming them. Inform children that a disaster is something that could hurt people or cause damage. Teach your children to call for help and when to call each emergency number and to keep personal identification information in their possession at all times.

Choose a place outside your neighborhood in case you cannot go home. Choose someone out-of-town to be your family contact, each family member and any babysitter must know the address and phone number.

Fill out the local emergency phone numbers and child identification cards. Fill out an Emergency Information Form for each child with special health care needs and become familiar with the specifics of your child’s child care or school disaster plans as you could be separated from your child during a disaster.

Plan what to do if asked to evacuate and plan several escape routes. In case of evacuation you may want to take the following steps:

- Leave right away if told to do so
- Wear protective clothing and shoes
- Shut off water, gas, and electricity if told to do so
- Leave a note telling when you left and where you are going
- Call your family contact to tell them where you are going
- Take family supplies
- Lock your home
- Use routes suggested by official
**Complete Checklist**

- Put emergency phone numbers by each phone.
- Show everyone how and when to turn off the utilities.
- Make sure you have enough insurance coverage; including flood and sink hole insurance in some areas.
- Do a home hazard hunt for items that can move, fall, break or cause a fire
- Stock enough emergency supplies to last 7 days.
- Take a Red Cross first aid and CPR class
- Plan home escape routes-2 from each room.
- Find safe places in your home for each type of disaster.
- Make two copies of important documents and keep the originals in a safe deposit box.
  Keep one (1) copy on hand and the second set to your out-of-town contact.

**Practice and Maintain your Plan**

Every month test your smoke alarms and every six (6) months go over the family disaster plan and do escape drills. Quiz children and replace stored food and water. Every year replace the batteries in smoke alarms.

**Neighbors helping neighbors**

Meet with neighbors to plan how you can work together during a disaster. Talk about who has special skills (medical, technical). Make plans for child care in case parents can’t get home.

**EMERGENCY SUPPLY LIST:**

- Signal flar
- Map of the area and important phone numbers
- Special items for infants and the elderly (pampers, formula, medication)
- Three-gallons of water per person
- Seven-day supply of ready to eat canned or packaged food
- Manual can opener
- A change of clothing, rain gear, and sturdy shoes for each family member
- Toiletries (10-day supply of prescription medications, hand sanitizer)
- Paper cups, plates and plastic utensils
- Blankets or sleeping bags
- Cell phone batteries and chargers
- Battery powered radio, flashlight and extra batterie
- First aid kit and prescription medications
- Credit card and cash
- Personal identificatio
- And extra set of keys
- An extra pair of eyeglasses
- Matches

Put the supplies in an easy-to-carry waterproof container.

Seminar Updates

The 31st National NALC Health Benefit Plan Seminar is fast approaching and is only a few short months away. There are a limited number of guest tickets remaining for the Meet & Greet and the Closing Reception. Submit your registration form as soon as possible especially if you would like to purchase guest tickets. Please pay close attention to the seminar deadlines and do not forget to arrange your Disney Magical Express transportation. We look forward to seeing you in October.

Seminar Hotel Information - Rate Deadline September 18, 2013

The NALC HBP Seminar room rate at the Coronado Springs Resort is $115 plus tax, per room, per night. You may go online now to http://www.mydisneymeetings.com/nalc2013/ or call (407) 939-4686 to make your room reservation, reserve Disney’s Magical Express (this is cost-free transportation to and from the airport but you must make a reservation), and to explore specially priced theme park tickets.

When making your reservation please mention if you need special accommodations. Disney has a limited number of special rooms available so please make your reservation early.

Please note that these special rates are for reservations received by 5:00 PM (EST) on September 18, 2013. In addition, you will need to make a first night’s deposit.

Disney’s Magical Express - Deadline 10 Days Prior to Arrival

Disney’s Magical Express (DME) is a complimentary airport service between guests staying at a Walt Disney World Owned and Operated Resort Hotels and the Orlando International Airport.

DME also includes complimentary luggage delivery service to the guest room for flights that arrive between 5:00 AM and 10:00 PM. Guests arriving after 10:00 PM on either a scheduled or delayed flight will need to claim their luggage and bring it with them on the motorcoach.

Advanced reservations are required to use Disney’s Magical Express.

How do you book a DME reservation? You may go online to http://www.mydisneymeetings.com/nalc2013/ or call (407) 939-4686 to reserve Disney’s Magical Express. NOTE: room reservations need to be made before a DME reservation can be made.

Prior to arrival at Orlando International Airport

Pre-tagged luggage (United States and Canada). For guests in the United States and Canada, approximately one week prior to departure for Orlando your Disney’s Magical Express (DME) booklet with 1 luggage tag per person should arrive at the address provided. The DME luggage tag should be placed on the luggage bag that will be checked at the airport.

NOTE: reservations made less than 10 days prior to arrival will not receive a DME booklet. The guests should collect their own luggage and proceed to the Disney Welcome Center located on the B Side on Level 1.
### 31st National Health Benefit Plan Seminar
Disney Coronado Springs Resort
October 20 – 23, 2013

**DRAFT SCHEDULE**
*(Subject to change)*

<table>
<thead>
<tr>
<th>Sunday, October 20</th>
<th>Tuesday, October 22</th>
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<tbody>
<tr>
<td>Registration</td>
<td>Fun Walk 7:00 – 7:30 am</td>
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<tr>
<td>Noon – 6:00 pm</td>
<td>Will begin at Casidas Courtyard</td>
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<tr>
<td>North Registration</td>
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<tr>
<td>Office/Claims Inquire</td>
<td>Continental Breakfast 8:00 – 9:00 am</td>
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<tr>
<td>Noon – 4:30 pm</td>
<td>Coronado K</td>
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<tr>
<td>Cancun</td>
<td></td>
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<tr>
<td>Health Fair</td>
<td>Claims Inquiries/ Vendors 7:30 – 9:00 am</td>
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<tr>
<td>Noon – 4:30 pm</td>
<td>12:00 – 1:00 pm</td>
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<tr>
<td>Coronado L</td>
<td>4:30 – 5:15 pm</td>
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<tr>
<td>Meet &amp; Greet</td>
<td>Training Classes 9:00 am – Noon</td>
</tr>
<tr>
<td>4:30 – 6:00 pm</td>
<td>(See Seminar Badges for Rooms)</td>
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<tr>
<td>Coronado K</td>
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<td>4:30 – 5:30 pm</td>
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<tr>
<td>Cancun &amp; Baja</td>
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<tr>
<td>General Session</td>
<td>Afternoon Break 2:45 – 3:00 pm</td>
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<tr>
<td>9:00 – 10:30 am</td>
<td>(Outside Classrooms)</td>
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<tr>
<td>&amp; Awards Presentation*</td>
<td>CLOSING 6:30 – 9:30 pm</td>
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<tr>
<td>Coronado L</td>
<td>Location TBD</td>
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<td>Morning Break</td>
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<td>10:30 – 10:45 am</td>
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<tr>
<td>(Outside Coronado L)</td>
<td>(See Seminar Badges for Rooms)</td>
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<tr>
<td>Special Training</td>
<td>Afternoon Break 2:45 – 3:00 pm</td>
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<tr>
<td>10:45 am - Noon</td>
<td>(Outside Classrooms)</td>
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<td>Coronado L</td>
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<tr>
<td>Luncheon*</td>
<td>Lunch 10:00 am – Noon</td>
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<tr>
<td>Noon – 1:00 pm</td>
<td>(Outside Classrooms)</td>
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<td>Coronado L</td>
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<tr>
<td>Training Classes</td>
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* Awards will be presented during the General Session with pictures afterwards. If you have a guest that would like to see you receive an award they are invited to sit in the back of the room. We will still provide lunch on Monday for Seminar registrants.
NALC HEALTH BENEFIT PLAN
31st NATIONAL HEALTH BENEFIT SEMINAR
OCTOBER 20 – 23, 2013
DISNEY’S CORONADO SPRINGS RESORT

REGISTRATION FEE: $100.00
Please complete a SEPARATE form for each Registrant

Name: ____________________________________  Title: ______________________________

Branch #: _________________________  Branch City: ______________________________

Number of Years HBR: _______  Number of Seminars Attended: ______

Mailing Address for Confirming Your Registration:

Street: ________________________________________________________________________

City: ______________________________________  State: _____________  Zip: __________

Daytime Phone: _________________________  Home Phone: __________________________

E-Mail Address: ________________________________________________________________

Arrival Date: ________________________  Departure Date: __________________________

Guest tickets - (A limited number of guest tickets are remaining.)
Guest tickets must be purchased & payment included with this form (please indicate the # of Guest tickets needed):
   _____ Meet & Greet (Sun.) $45  _____ Cont. Breakfast $30 (per day)  _____ Lunch (Mon.) $45  _____ Reception (Tues.) $75

Registration Fee Includes:
   • All Seminar Materials  • Sunday Meet and Greet
   • Health Fair (During Registration)  • Monday Lunch
   • Continental Breakfast (Mon, Tues, Wed)  • Tuesday Closing Reception

Please make the Registration Fee ($100.00) payable to the NALC Health Benefit Plan. The Registration Fee must accompany this form. (We are sorry, but the NALC HBP cannot accept Credit Card payments for the Registration Fees.)

Mail registration form with your check to:  NALC Health Benefit Plan
                                           ATTN: 2013 Seminar
                                           20547 Waverly Court
                                           Ashburn, Virginia  20149

QUESTIONS??? – Please Call (703) 729-8103

Special Dietary Needs (Luncheon): __________________________________________________
Join Us for a Fun Walk - Deadline September 1, 2013

Come out and walk! New for the Seminar, this year we will be hosting a Fun Walk. Join us on Tuesday, October 22nd and Wednesday, October 23rd at 7:00am by the Casidas Courtyard. We can all walk together to improve our health and get some fresh air. Don’t forget comfortable walking shoes. In addition, you will be entered to win fun prizes for participating in the walk! Please complete the registration form below and mail back to the Plan.

Please check with your doctor before beginning an exercise routine to make sure it is safe for you. If you are not able to walk, we would love for you to join us in the courtyard to cheer on everyone.

You must complete the information below to participate in the walk. The deadline to register for the walk is September 1, 2013.

Name: _____________________________________________________________

Branch # ___________

Waiver and Release:
I wish to participate in the NALC Health Benefit Plan Fun Walk. I understand that submission of the registration form is acceptance of this Waiver and Release and is a prerequisite for participation in this Event.

I agree to assume all risks and to release and hold harmless the NALC, the NALC Health Benefit Plan and the Disney properties.

I acknowledge that I am physically capable of participating in and completing this Event.

Please note the deadline for the Walk Registration has changed. In order to prepare walking packet including information about the health benefits of walking, the registration deadline will be September 1, 2013. You are still welcome to register for the walk after this date but please note that we may not be able to provide you with a walking packet.
Best Article & HBR Awards

Best Branch Newsletter Article Award - Deadline August 15, 2013

Send us your newsletter articles! The Plan will be presenting an award at the Seminar for the best Branch newsletter article. The article can be on Plan benefits, human interest stories about how the HBP helped branch members, or any other health related articles that you feel are of interest to the membership. Please forward a copy of your June or July 2013 newsletter article to: NALC Health Benefit Plan, Attention Beth Morris, 20547 Waverly Ct., Ashburn, VA 20149. The deadline to receive your article is August 15, 2013.

HBR Award Certificate - Deadline September 1, 2013

If you are planning to attend this year’s seminar in Florida and have been the Branch Health Benefit Representative for 10, 20, 30 years or longer and have not received a recognition award at any of our previous HBP Seminars, please fill out the form below and mail it to the NALC Health Benefit Plan Attention: HBP Seminar, 20547 Waverly Ct., Ashburn, VA 20149 by September 1, 2013 in order to receive an award.

HBR Award Recognition Form

I have been an HBR for 10, 20, 30 years or longer and I will be at the 31st National Health Benefit Seminar in Florida. I have not received a recognition award from the NALC Health Benefit Plan for the years of service indicated below.

Name: ________________________________________________________

Branch: ________

Street: ________________________________________________________

City/State/Zip: __________________________________________________

Contact number: __________________________

I have been the Branch HBR for _____ years.
This is the **last HBR Report before the Seminar in October!**

You add it up:

**Quality +
Affordability +
over 60 years of service =
the NALC Health Benefit Plan**

NALC Health Benefit Pla 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