

The NALC Health Benefit Plan



Vol. 21-4



HBR Report



Fredric V. Rolando, President • Stephanie M. Stewart, Director
20547 Waverly Court Ashburn, VA 20149 - 703.729.4677

November 2021



Board of Trustees



Michael J. Gill



Lawrence D. Brown, Jr., Chairman



Mack I. Julion

Director's Report



Dear Health Benefit Representative:

According to the Centers for Disease Control and Prevention (CDC), six in ten Americans live with at least one chronic disease, like heart disease, stroke, cancer, or diabetes, which makes these chronic conditions a leading cause of death and/or disability.

So, how can we work together to raise awareness and help our members? It starts by talking to make sure our members are aware of what the NALC Health Plan offers our members.

Although I am unable to summarize everything the Plan offers into one small article, I would like to highlight a few of the programs that the Health Benefit Plan provides. I hope you will become familiar with each of these, and make sure to empower your branch members with the information.

Your Health First is a program which can help our members focus on individual health priorities. Through a clinical identification process, individuals are identified who have conditions such as asthma, COPD, depression, diabetes, or heart disease. A health advocate will help each enrollee to understand treatments, recognize worsening symp-

toms, medications, how to cope with the condition, and how to overcome secondary challenges such as weight loss, smoking, depression, and more. If you are enrolled in the High Option Plan and want to speak with a health advocate, call 877-220-NALC (6252) or visit www.nalchbp.org for information and self-help resources. CDHP or Value Option members can contact 855-511-1893.

Accordant Care Program is a program that kicked off in 2021, and so far, has seen positive feedback and consistent growth. This program focuses on members with rare conditions and co-morbidities such as Cystic Fibrosis, Multiple Sclerosis, Crohn's Disease, Rheumatoid Arthritis, Seizure Disorders and much more. The program is designed to have each unique member work with a nurse on their overall health and well-being. See our brochure for a list of all covered medical conditions, or contact Accordant Health Management programs at 844-923-0805 for more information.

CareAllies Well Informed (Gaps in Care Program) is another great incentive for our members. This program integrates medical, pharmacy, and laboratory data to identify and address members' gaps in care. Gaps in care can occur when individuals do not receive or adhere to care that is consistent with medical proven guidelines for prevention or treatment. This is an outreach program for both you and your physician. Members and their physicians are informed by mail of potential gaps and instructed on how to improve adherence. Some examples are diabetes, hypertension, and cardiac disorders. Please understand that it is not meant to take the place of your doctor's professional judgment. This program is part of our ongoing commitment to help you improve your health and well-being. If you have any questions, please call CareAllies at 800-252-7441.

Last but certainly not the least, new for 2022, we are offering the **Musculoskeletal Program**. This program through Hinge Health is an online exercise therapy program that provides a convenient virtual solution to help improve pain, avoid surgical procedures, and reduce medication usage. For more information or to enroll call 855-902-2777 or visit www.hingehealth.com/nalc.

For more information, please review our official brochure, or check out our website at www.nalchbp.org.

National Diabetes Month

November is National Diabetes Month, a time when communities across the country team up to bring attention to diabetes. This year's focus is on prediabetes and preventing diabetes.

Prediabetes is a serious health condition where your blood sugar levels are higher than normal, but not high enough yet to be diagnosed as type 2 diabetes. **According to the CDC, more than 1 in 3 U.S. adults have prediabetes—that's 88 million people—but the majority of people don't know they have it.**

The good news is that by making small healthy lifestyle changes, it is possible to prevent type 2 diabetes and even reverse your prediabetes.

Here are some tips to help manage prediabetes and prevent diabetes.

- **Take small steps.** Making changes to your lifestyle and daily habits can be hard, but you don't have to change everything at once. It is okay to start small. Remember that setbacks are normal and do not mean you have failed—the key is to get back on track as soon as you can.
- **Move more.** Limit time spent sitting and try to get at least 30 minutes of physical activity, 5 days a week. Start slowly by breaking it up throughout the day.
- **Choose healthier foods and drinks most of the time.** Pick foods that are high in fiber and low in fat and sugar. Build a plate that includes a balance of vegetables, protein, and carbohydrates. Drink water instead of sweetened drinks.
- **Lose weight, track it, and keep it off.** You may be able to prevent or delay diabetes by losing 5 to 7 percent of your starting weight.
- **Seek support.** It is possible to reverse prediabetes. Making a plan, tracking your progress, and getting support from your health care professional and loved ones can help you make the necessary lifestyle changes.
- **Stay up to date on vaccinations.** The COVID-19 (booster shot, if eligible) and flu vaccines are especially important for people who may be more likely to get very sick from COVID-19 or the flu, such as people with diabetes.

<https://www.niddk.nih.gov/health-information/community-health-outreach/national-diabetes-month>



Alzheimer's and Dementia

We're all in against ALZ.

**Help us create a future
without Alzheimer's
and dementia.**



CVS Health® has partnered with the Alzheimer's Association® to help fight for a future without Alzheimer's.

Alzheimer's by the numbers:

- Alzheimer's is the 6th leading cause of death in the United States
- Every 65 seconds, someone in the United States develops Alzheimer's.
- More than 6 million Americans are currently living with Alzheimer's.
- By 2050, nearly 12.7 million Americans will be living with Alzheimer's.
- In 2021, Alzheimer's and other dementias will cost the nation \$355 billion.

Know the signs and symptoms of Alzheimer's:

- Memory loss that disrupts daily life.
- Challenges in solving problems or planning.
- Difficulty completing familiar tasks.
- Confusion with time or place.
- Understanding visual images and spatial relationships.
- New problems with words in speaking or writing.
- Misplacing things and losing the ability to retrace steps.
- Decreased or poor judgment.
- Withdrawal from work or social activity.
- Changes in mood and personality.

If you notice one of these signs in yourself or someone else, please see a doctor.

<https://www.cvs.com/content/alzheimers>

Alzheimer's and Dementia

Caregivers for Alzheimer's and dementia face special challenges.

Caring for a person with Alzheimer's or dementia often involves a team of people. Whether you provide daily caregiving, participate in decision making, or simply care about a person with the disease — we have resources to help.

As a care partner (a term many choose to use rather than “caregiver,” since a person in the early stage of dementia may not need much assistance), you may find yourself in a new and unfamiliar role. You may be unsure of where to go for information, anxious about what to expect as the disease progresses and concerned about your ability to support the person living with dementia.

These questions and feelings are normal.

With an early diagnosis, you and the person with dementia now have the opportunity to make decisions about their future together, including legal, financial, and long-term care planning. The person living with dementia can take advantage of available treatments or participation in clinical trials and you both can benefit from local resources and support services. Being able to take advantage of all these benefits can reduce anxiety about the unknown and lead to better outcomes for everyone involved.

Secondary care partners

The role of a care partner is not limited to spouses, partners or close family members. Care partners may include “families of choice” such as friends, neighbors or long-distance relatives. If you are providing support as a secondary or remote care partner, it may be difficult to determine the exact level of assistance needed without direct observation. Whenever possible, try to connect with others in the support network to share insights or make plans to meet the person with dementia in their own environment.

Finding a new balance

One of the greatest challenges care partners face is not knowing how much assistance to give or when to give it because the person with early-stage dementia is primarily independent with dressing, bathing, walking and may still drive, volunteer or work. The most difficult tasks may involve managing a daily schedule or household budget.



Alzheimer's and Dementia

As a care partner, your support with these everyday tasks can help the person with dementia develop new coping strategies that will help to maximize his or her independence. Every relationship is different, but finding balance between interdependence and independence may increase confidence for both of you.

To help you determine when and how to provide the most appropriate support to a person living in the early stage of dementia consider these tips used by other care partners:

Safety first: Is there an immediate safety risk for the person with dementia to perform this task alone? If there is no immediate risk of injury or harm, provide encouragement and continue to provide supervision as necessary.

Avoid stress: Prioritize tasks or actions that do not cause unnecessary stress for the person with dementia. For example, if you know that grocery shopping will be frustrating for the person with dementia, ask for their participation to outline a weekly menu and organize a grocery list.

Make a positive assumption: Assume that the person with dementia is capable of completing the task. If you sense frustration, try to identify the cause of the frustration before intervening. Focus on his or her current needs, rather than dwelling on the future.

Create a help signal: Identify a cue or phrase that you can use to confirm if the person with dementia is comfortable receiving support. For example, you may agree to use a phrase like, "Is there anything I can do to help?" or a nod to signal that it's ok to chime in if the person with dementia is having difficulty remembering a word or name.

Talk it over: The best way to determine how and when to provide support is to ask directly. Ask the person with dementia what they need or the frustrations they may be experiencing. Talk about it, then make a plan.

Work better together: Find activities to do together and keep the conversation going about expectations for how you will provide support. Check in regularly by asking the person with dementia if you are providing a level of assistance that is comfortable or adequate.

<https://www.alz.org/help-support/caregiving/stages-behaviors/early-stage>

CVS Health joined the Alzheimer's Association in the fight to end Alzheimer's as a new national corporate partner. CVS Health is committed to helping families facing Alzheimer's and other dementias by connecting customers with Alzheimer's Association care and support resources. This will be a year-round effort, including development of a new caregiver education program for in-person and online delivery.



Pancreatic Cancer Awareness



Help Us Shine a Light on Pancreatic Cancer This November!

November is a month of empowerment, education and inspiration for communities far and wide who have been touched by pancreatic cancer. It is our opportunity to shine a light on this disease, to elevate our voices to raise awareness and invite others to answer our call-to-action. It is a time to educate the world by sharing our stories, raise money for research and let patients know that we will never give up.

This month we're sharing a variety of ways that you can get involved. With your help we can drive research towards a cure while we continue to provide vital resources for patients and families. To inspire you to take action we're sharing survivor & tribute stories, providing easy ways to fundraise and have some great World Pancreatic Cancer Day events. Join us today & shine a light on pancreatic cancer!

Pancreatic Cancer Facts

Early detection helps save lives. Learn & share the facts, symptoms and risk factor of pancreatic, it can help with early detection, motivate healthy life choices and provide guidance on when to seek genetic counseling. Every day, more than 1,257 people worldwide will be diagnosed with pancreatic cancer, and while death rates are declining for many other cancers, death rates are increasing for pancreatic cancer. Educational resources can help you take steps to prevent this disease, seek medical interventions and educate family and friends who may be at risk.

Symptoms

The symptoms of pancreatic cancer are often vague and may at first appear to be associated with other less serious and more common conditions.

- Stomach pain
- Mid-back pain
- Unexplained weight loss
- Indigestion
- Jaundice
- Changes in Stool
- Loss of appetite, nausea
- New on-set diabetes

If you are experiencing one or more of these symptoms or think you are at an increased risk for pancreatic cancer, speak to your healthcare provider today.

<https://pancreatic.org/november/>

NALC Health Benefit Plan
20547 Waverly Court
Ashburn, VA 20149



November is
**NATIONAL FAMILY
CAREGIVERS MONTH**

#CaregiverAnd

NALC Health Benefit Plan
Recorded Benefit Information
Prescription Drug Program
CVS Specialty™ Pharmacy
PPO Network Providers
Precertification
Fraud Hot Line
Mental Health / Substance Use Disorder

888-636-NALC
888-636-NALC
800-933-NALC
800-237-2767
877-220-NALC
877-220-NALC
888-636-NALC
877-468-1016