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APWU Health Plan
800-222-2798
www.apwuhp.com



The Health Connection

Top Ratings in FEHB

APWU HEALTH PLAN HAS CONSISTENTLY BEEN ONE OF THE HIGHEST rated health plans for member satisfaction in the Federal Employees Health Benefits (FEHB) Program.

Again this year, the Health Plan was top-rated in the Office of Personnel Management's (OPM) comparison of health plans in FEHB, scoring higher in every quality category than the national averages for fee-for-service and Health Maintenance Organization (HMO) health plans. APWU Health Plan results and national averages of fee-for-service and HMO health plans are:



	APWU Health Plan	Fee-for-Service Average	HMO Average
Overall Plan Satisfaction	83	79	66
Getting Needed Care	88.3	87	79
Getting Care Quickly	85	84	79
How Well Doctors Communicate	94.3	94	92
Customer Service	74.2	74	73
Claims Processing	95.5	94	89

The comparison results are collected, scored, and reported on by an independent organization under the direction of the Office of Personnel Management (OPM). The Center for the Study of Services (CSS) conducts the CAHPS Member Satisfaction Survey for APWU Health Plan. The Member Satisfaction Survey is developed and maintained by the National Committee for Quality Assurance (NCQA).

Thanks to High Option members who participated in the 2005 Member Satisfaction Survey. In the next month, some members will receive the 2006 Member Satisfaction Survey. If you are part of the sample that receives a survey, please complete the survey and help APWU Health Plan get top ratings in 2006. We're pleased that APWU Health Plan is rated as one of the top plans in FEHB, and look forward to your positive ratings in 2006. Your satisfaction is our top priority, and we will be continuing our emphasis on quality in 2006 and beyond.

Welcome to new members of APWU Health Plan, as well as those who have been with us for many years. In this first issue of *The HealthConnection* for 2006, I want to let you know how pleased we are that you have chosen us as your health plan.

In this issue we've let you know about the Health Plan's positive retention rates and top-ratings for member satisfaction in the FEHB Program. We constantly work to improve our systems and processes to meet your needs for the highest quality of service. We will be doing everything we can to ensure your total satisfaction.

We have emphasized the importance of having a healthcare record, not only of your medical history, but also of your family's. Articles on the Surgeon General's Family History Initiative and what to include in health records will help you create a history of your own and your family's health that you can share with your doctors to help them give you the best care.

Also in this edition are articles on health care coverage for survivor annuitants, how to obtain a copy of APWU Health Plan's Notice of Privacy Practices and information to help you if you need elective surgery.

I hope you enjoy this edition, and I wish you a healthy year in 2006.

Sincerely,



Director

William J. Kaczor, Jr.

The Heart of the Matter

FEBRUARY IS AMERICAN HEART MONTH, AND there's no better time to learn about the number one killer of men and women in the U.S.—heart disease.

Many Americans don't take heart disease seriously, probably because it develops gradually, and is a lifelong process that people can't see or feel. Not until a major event occurs, such as a heart attack, are many people aware that they suffer from heart disease.

There are some risks for developing heart disease you can't control, such as age, gender and family history. There is much you can do about controllable risk factors: smoking, physical inactivity, overweight or obesity, high blood pressure, high cholesterol, and diabetes. Even with uncontrollable risk factors, making behavioral changes can make a difference in the development and severity of heart disease.

High cholesterol and high blood pressure

- Get your blood pressure and cholesterol levels checked, and if either is high, a change in diet and more physical activity can help lower both. If lifestyle changes alone don't bring levels into normal ranges, medications may be needed.
- Blood pressure is recorded as systolic pressure (as the heart beats) over diastolic pressure (as the heart relaxes), and is considered high if the level is 140/90 or higher. A "prehypertension" level is any reading that is above 120/80. A poor diet and table salt can increase blood pressure.

- To check cholesterol levels, adults 20 years of age and up should have a blood test called a lipoprotein profile at least once every 5 years.

This test measures total cholesterol, "good" cholesterol, "bad" cholesterol, and triglycerides, another kind of fat. Total cholesterol under 200 is desirable, 200-239 is borderline high, 240 or more is high.

- A diet that is good for reducing both blood pressure and cholesterol is rich in fruits and vegetables and low-fat dairy foods, and low in total and saturated fat. You should reduce red meat, sweets, and sugary drinks, and emphasize potassium, calcium, magnesium, fiber and protein. Eating a heart-healthy diet will also help if you are overweight.

Move more, control or lose weight

- Exercise doesn't have to be running marathons. Brisk walking 30 minutes a day is an extremely effective way to exercise, and you can break it into 10-minute intervals.

Control diabetes if you have it; and if you smoke, quit

- One out of three people who have diabetes don't know it. See a doctor if you have any of these symptoms of diabetes: frequent urination, excessive thirst, extreme hunger, unusual weight loss, increased fatigue, irritability, blurry vision.
- When you quit smoking, your risk over time will be the same as someone who never smoked.

Source: National Heart, Lung, and Blood Institute (NHLBI) and the Food and Drug Administration (FDA)

FEHB Coverage for Survivor Annuitants

When an employee who was enrolled in the Federal Employees Health Benefits (FEHB) Program dies, the employee's spouse continues to have health benefits coverage if the employee was enrolled in Self and Family coverage **and** the spouse was designated to receive a survivor annuity. Postal and federal employees must decide whether their surviving spouse will receive an annuity. If there is no survivor annuity election for a spouse, FEHB health benefits coverage ends upon the employee's death.

Picture of Health

KEEPING AN UP-TO-DATE HEALTH RECORD has become increasingly important, as over the years, you will probably have many doctors and medical professionals involved in your care. A health record helps all doctors know your health history, and can help you receive better care.

Checkups and test records – keep a record with dates and results about the following:

- Blood pressure
- Blood sugar
- Bone density
- Cholesterol
- Dental visits
- Hearing
- Tuberculosis
- Vision
- Weight

Keep track of cancer tests – write the name of the test, date and results for:

- Colorectal cancer test
- Mammogram
- Pap test
- Prostate cancer test/exam
- Oral cancer exam

Record of immunizations and shots – write down the important immunizations and the date you received them:

- Tetanus-Diphtheria (most people need every 10 years)
- Measles-Mumps-Rubella - for adult women born after 1956 and able to become pregnant (should have at least once)
- Flu (most people should have every year after age 50)
- Pneumonia (once at age 65)
- Hepatitis B (should have if at risk)

Drugs and medicines – write down the name of each medicine you take, the reason you take it, and when you start and stop taking it.

Source: Agency for Healthcare Research and Quality (AHRQ)



U.S. Surgeon General Launches Family Health History Campaign

“KNOWING YOUR FAMILY HISTORY CAN SAVE YOUR LIFE,” SAID U.S. SURGEON GENERAL RICHARD H. Carmona, announcing a new public health campaign and computerized tool that can help families collect important health information. “Even with all the high-tech tests, medicines and procedures available in today’s modern health-care setting,” said Carmona, “family health history remains the cornerstone of our efforts to prevent disease and promote personal health.”

To emphasize the importance of families learning more about their health history, the Surgeon General and other agencies within the Department of Health and Human Services have inaugurated a national public health campaign, the U.S. Surgeon General’s Family History Initiative.

As part of the campaign, a computerized tool, “My Family Health Portrait”, was updated and gives users the ability to compile information for family members. Many diseases, such as cancer, diabetes and heart disease, run in families. “My Family Health Portrait” will help doctors individualize care to screen for and help prevent conditions for which patients may be at a higher risk. “My Family Health Portrait” can lead to better individualized diagnosis, treatment and prevention plans.

The web-based version of the computerized tool organizes family health information into a printout that can be shared with doctors. All personal information that is entered resides only on the user’s personal computer. The free tool can be found at <https://familyhistory.hhs.gov>; or free, printed versions are available at the Health Resources and Services Administration (HRSA) by calling 1-888/275-4772 (ask for My Family Health Portrait).

The Office of the Surgeon General has partnered on this project with the National Human Genome Research Institute of the National Institutes of Health, the Centers for Disease Control and Prevention, the Agency for Healthcare Research and Quality, and the Health Resources and Services Administration.

Improved Drug Safety Labels

Doctors will soon have clearer prescription drug information. The U.S. Food and Drug Administration announced a major change in package inserts that give physicians prescribing information. The new simpler inserts will summarize the most important things about a drug and list major uses and side effects, as well as dosing. The FDA believes that the new format will make it easier for doctors to explain benefits and risks to patients, and help reduce the 300,000 preventable adverse events that occur in hospitals each year, many the result of confusing drug information.

What's
New

APWU Health Plan Notice of Privacy Practices

The APWU Health Plan's Notice of Privacy Practices describes how medical information about you may be used by the Health Plan, your rights concerning your health information and how to exercise them, and APWU Health Plan's responsibilities in protecting your health information. The Notice is posted on the Health Plan's website at www.apwuhp.com; or, you can obtain a copy via email at custser@apwuhp.com or by calling 1-800/222-APWU (2798).

Health Plan Members Stay with High Option

Over the past four years, **98 percent** of High Option members stayed with APWU Health Plan each year. By contrast, a study of 86 large employer plans conducted by the Boston-based Fidelity Investments in November 2005 showed that 91 percent of enrollees stayed with Preferred Provider Organization (PPO) plans offered by their employers, and 93 percent stayed with Health Maintenance Organization (HMO) plans.



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APWU Health Plan
799 Cromwell Park Drive, Suites K-Z
Glen Burnie, MD 21061
www.apwuhp.com



Getting Ready for Surgery

EACH YEAR, OVER 15 MILLION PEOPLE HAVE SOME KIND OF SURGERY. MOST OF THESE SURGERIES are not emergencies, allowing time to learn as much as possible about an operation. Research shows that patients who are well informed about their treatment are more satisfied with the results. Here are some questions to ask:

Why do I need an operation?

What operation are you recommending?

- Is there more than one way of doing the surgery, as some operations are more extensive than others?
- Why is your surgeon recommending doing the surgery one way over another?

Are there alternatives to surgery?

- Medicines or treatments other than surgery, such as special exercises, might help you just as well—what are the benefits and risks of other choices.
- Watchful waiting may be a choice—ask about the risks and benefits.

How much will the operation cost?

- Your costs will be lower by using PPO doctors and hospitals.
- Hospital stays require precertification, so ask your doctor to call APWU Health Plan to precertify.

What are the benefits of having the operation?

- Ask your surgeon what you will gain and how long the benefits will last. By having a realistic understanding of benefits, you are less likely to be disappointed with the results.

What are the risks of having the operation?

- All surgery has some risk. Ask about typical complications that could occur, such as infection or reaction to anesthesia, possible side effects.

What if I don't have this operation?

- Ask what you'll gain or lose by not having the operation.

Where can I get a second opinion?

- You can ask your primary care physician for the name of another surgeon for a second opinion to make sure this is the right choice for you. APWU Health Plan covers second opinions.

Source: Agency for Healthcare Research and Quality (AHRQ)

Only rely on APWU Health Plan's Brochure (RI 71-004) as the official statement of benefits, limitations and exclusions.

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