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# The Health Connection

## Straight from the Heart

HEART DISEASE IS THE #1 KILLER IN THE UNITED STATES— OF BOTH WOMEN AND MEN. If you're not concerned about heart disease because you think it only affects other people, here are some facts. Heart disease is an equal opportunity killer. It is the leading cause of death for African Americans, Hispanics and whites. It strikes people of all ages, not just older people. And, it is the #1 killer of women as well as men.

### Off the Radar Screen

Yet heart disease is not on the radar screen for many people. Until something serious happens, such as a heart attack, there are no symptoms to alert you that you even have heart disease, so it's easy to think that it's something that won't happen to you. Some people may think heart disease isn't an issue because they can "cure" heart problems with surgery. Although surgeries can help, heart disease is a lifelong condition. Even with surgery, arteries

remain damaged, and the condition of blood vessels steadily worsens unless changes in daily habits are made.

### Preventing Heart Disease

The good news, and one reason February has been designated as Heart Month, is that heart disease is largely preventable—there's a lot you can do. The earlier you learn about things you can do to reduce your risk of heart disease, the greater the likelihood that you'll

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

# Kaczor's Korner

Fraud and abuse is a big problem, adding billions of dollars to health industry costs, resulting in higher premium cost, and driving up the cost of healthcare. I've listed some tips below of ways you can help prevent fraud:

- Don't give your Member Identification Number over the telephone or to people you don't know, except for providers, Health Plan personnel, or OPM representatives
- Only allow appropriate medical professionals to review your medical records or recommend services
- Avoid providers who say that a service is not usually covered, but they know how to bill to get the service paid
- Carefully review all explanation of benefits (EOBs) that you receive from us
- Do not ask your doctor to make false entries on certificates, bills or records in order to receive payment for a service
- If you think a provider has charged you for a service you did not receive, billed you twice for the same service, or misrepresented information, do the following:
  - Call the provider for an explanation. There may be an error
  - If the provider does not resolve the issue, call us at 800/222-APWU
  - If we do not resolve the issue, call the Health Care Fraud Hotline- 202-418-3300
- Do not maintain as a family member a former spouse after a divorce or annulment is final, or a child who is age 22

Sincerely,

Director

William J. Kaczor, Jr.

## Straight from the Heart

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have good heart health into a ripe old age. Even if you already have heart disease, there is much you can do to lessen its severity.

### Here are three things you can do that will really help your heart:

- **Don't smoke**, and if you do quit.
- **Get moving.** 60 percent of Americans are not meeting recommended levels of physical

activity, and almost 40 percent do no spare-time physical activity at all. Walking for 30 minutes on most days of the week can make a difference.

- **Begin a heart healthy eating plan.** Choose a diet low in saturated fat, trans fat, cholesterol, and moderate total fat. Good nutrition helps control other factors that can lead to heart disease, such as being overweight, and having high blood pressure and high cholesterol.

## Top Ratings in OPM Comparison

APWU Health Plan again received top ratings for member satisfaction in 2006 in the Office of Personnel Management's (OPM) comparison of health plans in the Federal Employees Health Benefits (FEHB) Program.

The following are the Health Plan's results, as well as the national average of other Health Maintenance Organizations (HMO) and Fee-for-Service plans.

	APWU Health Plan	HMO Average	FFS Average
Overall Plan Satisfaction	<b>86.8</b>	67	79
Getting Needed Care	<b>88.4</b>	80	87
Getting Care Quickly	<b>85.3</b>	79	84
How Well Doctors Communicate	<b>94.7</b>	92	94
Customer Service	<b>72.8</b>	73	74
Claims Processing	<b>95.1</b>	89	95

Member survey results were collected, scored, and reported by an independent organization, under the direction of OPM. The CAHPS Member Satisfaction Survey is conducted for APWU Health Plan by the Center for the Study of Services (CSS).

Thank you to High Option members who were part of the sample that participated in the Member Satisfaction Survey for 2006. Some APWU Health Plan members will be part of the sample of members who receive the 2007 Member Satisfaction Survey in the next month. We hope that those who receive a survey will complete and return it, and help APWU Health Plan get top ratings in 2007.

# Reading the Label



EVER EATEN A SNACK YOU THOUGHT WAS LOW IN CALORIES ONLY TO DISCOVER THAT YOU had consumed five times the serving size for the amount of calories described on the Nutrition Facts Label on the package? So have we, so here is some help in understanding the Label.

The Nutrition Facts Label is found on almost all processed foods. One of the first things described is the serving size and the number of servings per package, which are listed at the top. The serving size affects the calories, the amounts of each nutrient, and the percent Daily Values (%DV) for the nutrients listed on the panel.

The Nutrition Facts Label also shows calories, serving size and a list of nutrients. The nutrients listed first are the ones that some people eat more of than they need. Eating too much fat, saturated fat, trans fat, cholesterol, or sodium may increase your risk for chronic diseases like heart disease, diabetes, some cancers, or high blood pressure. The Label also shows how much dietary fiber, vitamin A, vitamin C, calcium, and iron are contained in a serving.

For more help in understanding the Nutrition Facts Label, check out Make Your Calories Count, a web-based learning tool from the Food and Drug Administration. It's on our website, [www.apwuhp.com](http://www.apwuhp.com). Click the Health Care and Patient Safety Tips bullet on the homepage, the link is at the bottom of the page.

## Trans Fats

New York City's Board of Health recently voted to ban trans fat in all of the city's restaurants. And Starbucks has banned trans fats at half of their outlets across the country. So what's so bad about trans fat that would make the Big Apple and Starbucks take such action?

Trans fat is a type of fat formed when liquid oils are made into solid fats like shortening and hard margarine. These harmful fats are found in vegetable shortenings, some margarines, crackers, cookies, snack foods, and other foods that are fried. Trans fat raises bad cholesterol levels, which raises the risk of coronary heart disease. Trans fat can also clog arteries and blood vessels, which can lead to heart attacks or stroke.

Substituting liquid vegetable oil and soft margarine instead of butter, stick margarine and shortening, helps keep trans fat consumption low. Also check the Nutrition Facts Label on foods, and choose foods that are low in trans fat.



## When You Travel, Our Travel Network is Only a Phone Call Away

What's New



When you are on vacation or away from home, APWU Health Plan's national Preferred Provider Organization (PPO) TRAVEL network, CIGNA Healthcare, is there for you. A little planning before hand can help if you need to find a provider in a hurry when you are out of town. Call CIGNA at 800/582-1314 to locate PPO doctors and hospitals where you will be traveling.

Even if you don't plan ahead, finding a PPO provider in another area is easy and fast—CIGNA's number is on your APWU Health Plan Member ID card sleeve. If you do need to make a medical visit, remember to show your Member ID card and sleeve when receiving care so that you receive your best cost savings. Just remember, anytime you leave your state of residence, CIGNA is your travel network.

Another hint for travel emergencies—call our toll-free Nurse Advisory Line at 888/993-0333. Registered nurses are available 24/7 for information and advice whether you're at home or away.

## The Doctor Is In

If you need to locate a new doctor, here are tips to help, from the Agency for Healthcare Research and Quality.

- Ask current doctors or other medical professionals, and friends and relatives, whom they would recommend and why.
- Check the Health Plan's online Preferred Provider Organization directory for doctors in your area.
- In some states, information on doctors, such as licensing, is available at [www.docboard.org](http://www.docboard.org). This site is run by Administrators in Medicine, a group of state medical board directors.
- The American Board of Medical Specialties (1-866/275-2267) can tell you if the doctor is board certified. This means the doctor has completed a training program in a specialty area and has passed a test in this specialty.
- Call the doctor's office and find out things such as how many doctors cover for the doctor when he or she is not available, or how long it takes to get a routine appointment.
- Schedule an appointment with the doctor. This is the time to see if the doctor makes you feel comfortable, shows respect, listens to you, and spends enough time with you.

# Women and Heart Disease

HEART DISEASE HAS SOMETIMES BEEN THOUGHT of as a "man's disease", and some women may not take it as seriously as they should. In fact, heart disease is the #1 killer of women, far ahead of breast cancer and even all types of cancer combined.

One in two women in America dies of heart disease or stroke, but only 1 in 30 dies of breast cancer. For women in midlife, taking action is especially important, because the risks of heart disease and heart attack jump dramatically.

If women do have a heart attack, the warning signs are sometimes different than for men. Warning signs for both women and men are:

- Chest discomfort
- Discomfort in other areas of the upper body, including one or both arms, the back, neck, jaw or stomach
- Shortness of breath
- Nausea, light-headedness or breaking into a cold sweat

Chest discomfort is the main warning sign for men and women, but women are more likely than men to experience the other common symptoms, especially shortness of breath, nausea/vomiting, and back or jaw pain.

Source: National Institutes of Health

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

The HealthConnection

APWU Health Plan  
799 Cromwell Park Drive, Suites K-Z  
Glen Burnie, MD 21061  
[www.apwuhp.com](http://www.apwuhp.com)



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