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



# The Health Connection

## Don't Fall Into Holiday Food Traps

THE HOLIDAY SEASON IS A WONDERFUL TIME FOR FAMILY, FRIENDS AND TRADITIONS, but it's easy to let food take over.

### Turkey Day Hangover

The "turkey coma" is a medical fact. It's not that you're relaxed and full, although that's still part of it. Crashing on grandma's couch before the pumpkin pie is served is the result of some very interesting neurological and physiological processes.

Large amounts of carbohydrates, such as are found in potatoes, bread stuffing and candied yams help the body produce serotonin, a chemical in the brain that has a calming effect.

Because the traditional Thanksgiving dinner is such a large meal, people often decide to skip breakfast and lunch. The sudden onslaught of food into the digestive system on an empty stomach sends the body's production of insulin into overdrive, depleting blood sugar and making you sleepy. Blood concentrates in the digestive system to absorb all that food, decreasing its concentration in the extremities, including the brain. Top it all off with alcohol and it's no wonder you're napping after Thanksgiving dinner.

### Holiday Weight Gain

Family get-togethers, office parties, and other holiday activities—what's the common thread? Food, food and more food! The average American gains five to seven pounds over the holidays. But, if you weigh yourself the day after a holiday and find you're two pounds heavier than the day before, don't panic; it's not fat. When the body metabolizes carbohydrates, it converts them into carbon dioxide and water. The extra weight you're suddenly carrying is mostly water.

### Holiday Heart Syndrome

The holiday season can put extra stress on already weakened hearts, leading to the "holiday heart syndrome." Overeating can raise your cholesterol and weight, both of which

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# Kaczor's Korner

Filing a claim properly can help speed up the time it takes to process and pay your doctor. Below I have listed a few simple steps that may help you in the future:

In most cases, providers and facilities file claims for you. Remember to give your provider your ID card, as well as the following information:

- Member's full name & address
- Patient's full name & address
- Member ID (shown on your ID Card)
- Any other insurance carrier that covers you
- Release of information and benefits/payment signature

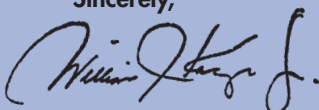
When you must file a claim, such as when you use a non-PPO provider, submit your request on the HCFA-1500 or a claim form. Bills and receipts should be itemized and show:

- Name of Patient and relationship to enrollee
- Plan identification number of the enrollee
- Name, address and Tax ID of provider
- Date the service was provided
- Diagnosis
- Type of service
- The charge for each service

Also: You must send a copy of the explanation of benefits (EOB) statement you received from primary payers (such as the Medicare Summary Notice). Bills for home nursing care must show that the nurse is a covered provider. Claims for rental or purchase of durable medical equipment; private duty nursing; and physical, occupational, and speech therapy require a written statement from the physician specifying the medical necessity and length of time needed. Precertification is required for hospital stays and for high-tech outpatient radiological procedures.

Full details for filing a claim are in the 2007 Federal Brochure on page 79. If you have any questions, please call 1-800-222-APWU.

Sincerely,



Director

William J. Kaczor, Jr.

## Don't Fall Into Holiday Food Traps

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increase heart attack risk. Eating high-salt foods can add to heart stress by causing high blood pressure. Heart palpitations brought on by excessive alcohol consumption can occur. A special danger is attributing the warning signs of a heart attack to indigestion.

### Heartburn for the Holidays

With rich foods and alcoholic beverages galore, heartburn is as common as mistletoe and holly. Heartburn is a common gastroin-

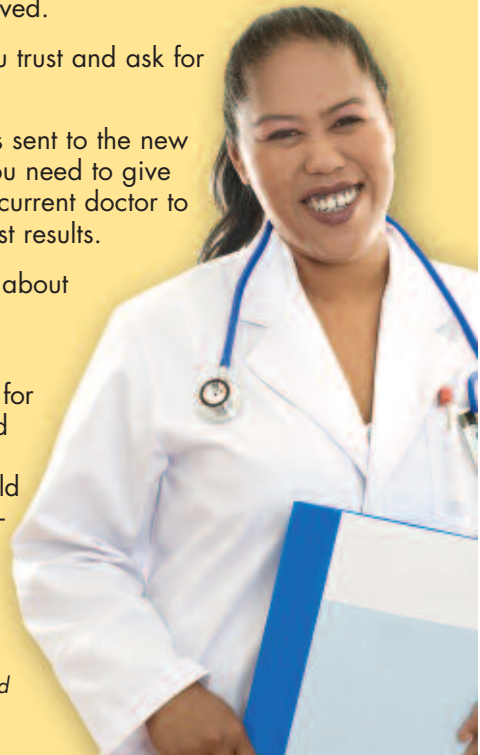
testinal complaint, and approximately 32 million Americans take antacids at least twice a week or more. More than 52 million Americans suffer from frequent heartburn—and most of them never see a physician to find out what may be causing it. Heartburn may be worsened by overeating, eating rich or spicy food, drinking alcohol and smoking cigarettes. If it recurs, it may be a symptom of esophagitis, caused by acid reflux (backflow of stomach acid).

## Getting Second Opinions

GETTING A SECOND OPINION CAN GIVE YOU MORE INFORMATION AND the knowledge you need to make an informed decision about a medical procedure. Doctors have similar training, but often have different opinions about diagnosing and treating conditions or diseases, so getting a second opinion for a condition that is not an emergency can give you a fresh perspective and more information. APWU Health Plan covers second opinions. Following are some tips:

- Ask your doctor to recommend another doctor—most doctors welcome a second opinion, especially when surgery or long-term treatment is involved.
- Contact another doctor you trust and ask for a recommendation.
- Have your medical records sent to the new doctor before your visit. You need to give written permission to your current doctor to forward your records or test results.
- Learn as much as you can about your condition.
- Do not rely on a telephone conversation or the Internet for a second opinion. You need to be seen by a doctor. A sound second opinion should include a physical examination, a thorough review of your medical records, and a written report to your primary doctor and you.

Source: U.S. Department of Health and Human Services



# Help Your Kids Stop Smoking

MAKE NO MISTAKE ABOUT IT—CIGARETTES ARE A DEADLY AND HIGHLY ADDICTIVE DRUG. Know the facts about children and smoking.

- **Many smokers start young.** Habitual smokers often report having started as teenagers or even younger. You can save your teens the painful—and sometimes unsuccessful—process of quitting smoking by convincing them not to start. If your teen is already smoking, discuss the social and health risks.
- **Social pressures.** Smoking is advertised as being "glamorous" or "sophisticated." But, smoking makes your clothes, hair and breath smell bad and can permanently stain teeth and fingers yellow. It's an expensive habit. And, contrary to popular belief, smoking doesn't help you stay slim.
- **Health risks.** Cigarettes contain 4,000 toxic and carcinogenic chemicals, including arsenic and carbon monoxide. These dangerous chemicals can cause serious health problems such as emphysema and lung, throat and mouth cancer. Chewing tobacco is just as dangerous.
- **Teach by example.** A good way to encourage your children not to pick up the habit is for you to quit if you smoke. It will help them avoid the perils of smoking and improve your own health.

Check out ValueOptions' AchieveSolutions on our website to help, [www.apwuhp.com](http://www.apwuhp.com), Health Care and Patient Safety Tips bullet on the home page; and the Health Plan's 24/7 Nurse Advisory Line at 888/993-0333. The Health Plan covers drugs and medicines for smoking cessation, and smoking cessation programs.



## Health Plan Members Receive Discount for Optional Dental Plan

Did you know that APWU Health Plan members receive a 7.5% discount when they enroll in the Voluntary Benefits Plan Dental Plan?

The Voluntary Benefits Plan Dental program is an optional, non-Federal Employees Health Benefits policy that provides additional coverage for dental services, such as crowns, dentures, and orthodontics. The optional Voluntary Benefits Plan Dental program supplements the dental benefits that you receive with your APWU Health Plan coverage. For more information, call Voluntary Benefits Plan at 800/422-4492.

## What's New

### High Option 2007

- For 2007, your share of the Postal premium will decrease by .1% for Self Only or increase by .7% for Self and Family
- Your share of the non-Postal premium will increase by .9% for Self Only or 1.3% for Self and Family
- The High Option now covers immunizations for adults for Vericella (Chickenpox) and Diphtheria, Tetanus and Pertussis
- We have added one screening exam of premature infants for Retinopathy

### New Online Cost and Quality Tools

Because APWU Health Plan is committed to helping you get the information you need to make good healthcare decisions, we have added two new online tools from WebMD to our website.

- **Treatment Cost Estimator** – gives you easy access to cost estimates on three hundred-fifty of the most common medical conditions, tests, and procedures:
  - One hundred conditions, such as, breast cancer and diabetes
  - Fifty procedures and surgeries, from cataract surgery to coronary bypass
  - Two hundred tests and visits, for example, allergy testing and colonoscopy
- **Hospital Quality Ratings Guide** – allows you to research hospital quality ratings based on location and areas of expertise.

You'll find the tools on the home page of the Health Plan's website, at [www.apwuhp.com](http://www.apwuhp.com). Best quality, best value—we're helping you find information on both!

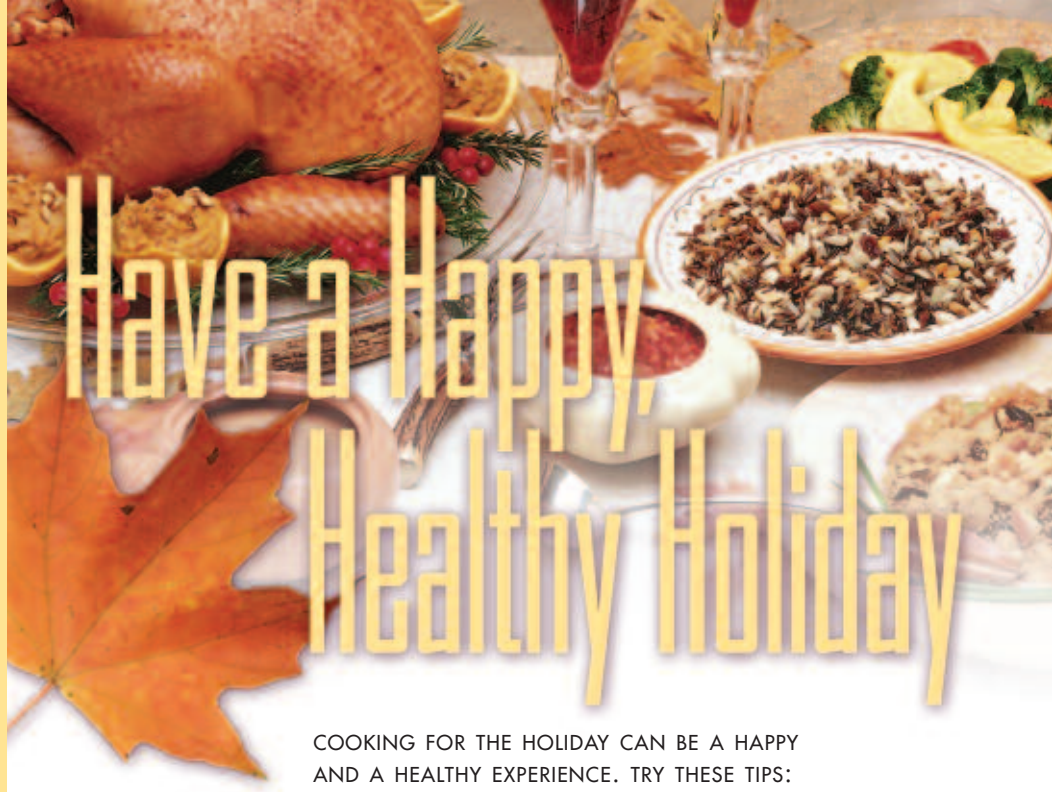


## We're Here When You Need Us

Have you ever been on a trip and had a medical emergency? Or, recently been diagnosed with an illness and needed more information? Our Nurse Advisory Line is a cost-free service, available 24/7, that is staffed by registered nurses who are experienced and trained to provide top-quality information and advice. You'll receive answers to a question, advice in an emergency, or information on self-care. The Nurse Advisory Line recommends complementary programs and services based on the caller's individual needs, and provides a central point-of-contact for health resources.

The Nurse Advisory Line also provides an Audio Health Library. Find a list of topics and associated topic numbers on our website, at [www.apwuhp.com](http://www.apwuhp.com), Health Care and Patient Safety Tips bullet on the home page. Call the Nurse Advisory Line, choose "Audio Health Library" on the menu, and enter the four-digit code to hear a tape about the health-care topic.

Members may call the Health Plan's Nurse Advisory Line at 1-888/993-0333.



COOKING FOR THE HOLIDAY CAN BE A HAPPY AND A HEALTHY EXPERIENCE. TRY THESE TIPS:

- Serve turkey without the skin. The skin contains a lot of fat.
- Serve individual baked potatoes, sweet or plain and with butter on the side, instead of mashed potatoes or sweet potatoes made with cream. Use cinnamon for sweet potatoes and nonfat sour cream for plain potatoes to season.
- Instead of au gratin vegetable recipes, opt for steamed or roasted veggie dishes. Use spices and onions instead of cream sauces for flavor. Or, make a low-fat vegetable soup, like squash or zucchini.
- Bake stuffing instead of cooking it inside the bird. Turkey drippings can add fat. And eliminate fatty ingredients, such as sausage, from the recipe.
- Instead of pies with buttery crusts, opt for crustless fruit crumbles and crisps and cut the amount of sugar the recipe calls for by half. Or, serve individual pumpkin custards without the piecrust.
- Reduce the fat in your gravy by de-fating the broth you use; or buy pre-made reduced fat gravies at your local supermarket.

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

**The Health Connection**

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