Get Healthy Wellness Screenings Begin September 1

Employees Only

September 1 marks the beginning of the fourth annual Get Healthy **Know Your Numbers** wellness screenings. For 2016, the wellness screenings are offered to **employees only**. Covered spouses/domestic partners are **not** required to participate. To be considered participating in the Get Healthy Program for July 1, 2017 to June 30, 2018, the employee must complete a wellness screening by December 31, 2016.

It’s easy to complete a wellness screening. Options include:

- **Onsite Event:** This method is convenient for employees who work at or near the locations where the events are held. You may register online or by phone when the registration system opens in August. Make your appointment early so that you get the location and time that is most convenient for you.

- **Patient Service Center (PSC):** Quest Diagnostics® has PSCs throughout the state. You must register online or by phone. For the fastest service, it’s best to schedule an appointment time in advance. You must complete your wellness screening at a PSC between **September 1 and December 31, 2016**.

**Physician Results Form:** If you have testing done at your doctor’s office between January 1 and December 31, 2016, you may submit a Physician Results Form to Quest Diagnostics between **September 1 and December 31, 2016**. **Make sure all of the information is completed or the form will be rejected. The form must be signed and dated by both you and your doctor and you must fax the form to the fax number at the top of the form before the December 31 deadline.** Be sure to schedule your doctor’s appointment to allow sufficient time for faxing the Physician Results Form to Quest Diagnostics by December 31. **Please note:** Quest Diagnostics is unable to confirm receipt of your form, so keep a copy of the fax confirmation sheet as proof that the fax went through (fax confirmation sheet should indicate a successful transmission). Visit the Quest Diagnostics website to view your results, which is also confirmation that your wellness screening was processed. Your results will also be mailed to you.

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Get Healthy Wellness Screening Brochure Mailed in Mid-July
Take some time to review the brochure because it will contain useful tips on obtaining your wellness screening.

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Know Your Numbers
It is the First Step Toward Taking Charge of Your Health and Preventing Chronic Diseases

Here’s a short quiz to see how much you know about your important wellness screening results:

1. What is used to calculate Body Mass Index (BMI)?
   a) Height
   b) Weight
   c) Waist circumference
   d) Both height and weight
   Answer: d) Both height and weight. A normal range is between 18.5 and 24.9.

2. Adults with BMI score of 30 or higher are categorized as:
   a) Normal
   b) Overweight
   c) Obese
   Answer: c) Obese

3. Cholesterol screening can show a risk factor for:
   a) Bacterial infections
   b) Osteoporosis
   c) Heart attack or stroke
   Answer: c) High cholesterol may put you at risk for heart attack or stroke. Elevated cholesterol levels can be caused by diets high in cholesterol and saturated fats. Genetics or medical conditions can also raise the amount of cholesterol in your blood. Normal range is 125 to 199.

4. HDL cholesterol is:
   a) Good cholesterol
   b) Bad cholesterol
   c) Has no impact on my health
   Answer: a) Good cholesterol. Elevated high density lipoprotein (HDL) cholesterol is associated with decreased risk of heart disease. Unlike other cholesterol levels, the HDL cholesterol test result is best if it is high. Normal range for males is >40; normal range for females is >46. Smoking and drinking alcohol may also decrease your HDL cholesterol level, which is not what you want.

5. If I have high cholesterol, the only thing I can do is to take medication.
   a) True
   b) False
   Answer: b) False. Check your lifestyle. Diet and exercise may help decrease your cholesterol. Also, if you smoke, quit.

6. Thin people don’t have to worry about high cholesterol.
   a) True
   b) False
   Answer: b) False. Any body type can have high cholesterol.

7. A high glucose result suggests the possibility of:
   a) Heart disease
   b) Diabetes
   c) Arthritis
   Answer: b) Diabetes. Glucose, or blood sugar, is the chief source of energy for all cells in the body. The test measures the concentration of glucose in your blood to screen for problems with the way your body produces sugar. Fasting glucose normal range is 65 to 99; non-fasting normal range is <140.

8. What helps to control blood glucose levels?
   a) Taking medication as prescribed
   b) Healthy eating
   c) Regular physical activity
   d) All of the above
   Answer: d) All of the above

9. The most desirable blood pressure reading is:
   a) 130/90
   b) 170/110
   c) 140/80
   d) Lower than 120/80
   Answer: d) Lower than 120/80

10. The main cause of high blood pressure is:
    a) Stress
    b) Obesity
    c) Unknown
    d) Aging
    Answer: c) Unknown. Doctors rarely know what causes high blood pressure but you can take steps to control it.

Sources: Quest Diagnostics, Heart.org, HealthMentorOnline
Member Success Story – Never Too Old to Make a Change

Imagine being able to lift a 50-pound medicine ball and walk with it, or doing a wall squat for one minute while holding that 50-pound medicine ball in your lap. This type of success was achieved in just six weeks with the help of boot camp classes. And, it isn’t the success of a 25 year-old but a 53-year old woman who has a desk job. Yvonne McWhite, Department of Human Services in Allentown, made the commitment to get healthy. Her motivation came from her father who is in a nursing home.

“My dad always took care of the family and worked long hours,” commented Yvonne. “He never took the time to take care of his health and now he can’t walk.”

Yvonne realized it was important to make a change. She decided she needed to make time for herself. Even though she has a family and works full-time, she sets aside one hour a day to attend boot camp classes at 6 a.m., five days a week before work. And, it’s paying off. Boot camp style classes are a type of group exercise class that mixes traditional calisthenics and body-weight exercises with interval training and strength training.

Yvonne explained that her classes begin with a warm-up and then she gets down to work. They do planks, which are great for your core, use resistance bands and weights for strength training and the fire ropes, which is both a strength and cardio exercise. When she started her classes on March 8, lifting a 20-pound weight was difficult and it is now much easier. In just six weeks, Yvonne noticed she was more toned and her clothes were fitting more loosely. Her goal is to walk with the 50-pound medicine ball held straight over her head.

Yvonne is looking forward to a BMI challenge they are doing in class. The instructor is measuring BMI at the beginning and the end of the month so the participants can gauge their progress. She is also looking forward to seeing her Know Your Numbers wellness screening results improve this fall. She knows she will see improvement this year.

“Exercise is just part of the equation for good health,” said Yvonne.

She has also modified her diet by eating smaller portions and choosing quality foods, such as lean proteins, fruits and vegetables. A typical snack now includes an apple with peanut butter or raw vegetables. She also drinks more water and strives for at least half her body weight in ounces of water each day.

While Yvonne should be proud of her individual success, she has done something much more by becoming an inspiration to her coworkers.

“We recently moved into a new building and on my 10 a.m. and 3 p.m. breaks, I lace up my sneakers and walk the steps – 52 steps – and I do that six times at each break,” said Yvonne. “There are now eight coworkers who join me each day, in addition to the walks we take outside on our lunch break.”

“I keep a bowl of fruit on my desk and my coworkers stop by to grab an apple or other fruit. And, I sometimes make smoothies for four of us in the morning,” said Yvonne.

Yvonne has taken a simple, sound approach to being heathier. She is making sure to move more, take time for herself, eat healthy and have fun with her boot camp class and her coworkers.
Your PEBTF benefits offer excellent preventive care benefits at any age. Here are recommendations for preventive care at every decade of your life:

<table>
<thead>
<tr>
<th>Preventive Care Recommendations Throughout Your Life</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Children to age 18</strong></td>
</tr>
<tr>
<td>• Well child visits are available annually; more often for children under age 3.</td>
</tr>
<tr>
<td>• Immunizations at certain ages are recommended.</td>
</tr>
<tr>
<td>• Regular dental check-ups every 6 months and annual vision exams are also recommended.</td>
</tr>
<tr>
<td><strong>Your 20s</strong></td>
</tr>
<tr>
<td>• Even though you are healthy, prevention is important. Talk to your doctor about physical exams, which include blood pressure screening, cholesterol and glucose screening. Your doctor may recommend a physical exam every two to three years instead of annually.</td>
</tr>
<tr>
<td>• Women should visit their gynecologist for an annual exam and pap smear, which screens for cervical cancer.</td>
</tr>
<tr>
<td>• It is also important to keep your immunizations up to date. A tetanus shot is recommended every 10 years and an annual flu shot is important for staying healthy during flu season.</td>
</tr>
<tr>
<td>• Dental exams every 6 months and annual vision exams are also important.</td>
</tr>
<tr>
<td><strong>Your 30s</strong></td>
</tr>
<tr>
<td>• In your 20s, it may not have been necessary for you to have annual cholesterol and diabetes screenings, but in this decade, it becomes more important. Visit your doctor for annual physical exams.</td>
</tr>
<tr>
<td>• Keep immunizations up to date and get an annual flu shot.</td>
</tr>
<tr>
<td>• Women should visit their gynecologist for an annual exam. During this decade, women may be starting or adding to their family and PEBTF benefits include preventive care for pregnant women.</td>
</tr>
<tr>
<td>• Dental exams every 6 months and annual vision exams continue to be important.</td>
</tr>
<tr>
<td><strong>Your 40s</strong></td>
</tr>
<tr>
<td>• Continue to get the same preventive care and dental exams as you did in your 30s.</td>
</tr>
<tr>
<td>• At age 40, women should get annual mammograms.</td>
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<tr>
<td>• This may be the decade when you find it is more difficult to read small print. Continue to get annual vision exams.</td>
</tr>
<tr>
<td><strong>Your 50s</strong></td>
</tr>
<tr>
<td>• Annual physical exams, blood pressure, cholesterol and glucose screening become even more important as we age.</td>
</tr>
<tr>
<td>• Routine colorectal screenings begin at age 50; colonoscopies should be done every 10 years unless polyps are found. According to the NIH website, removing polyps during a colonoscopy can not only prevent colon cancer but also reduce deaths.</td>
</tr>
<tr>
<td>• Flu shots continue to be important.</td>
</tr>
<tr>
<td>• Dental exams every 6 months and annual vision exams should continue.</td>
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<tr>
<td><strong>Your 60s</strong></td>
</tr>
<tr>
<td>• Continue annual physical exams, blood pressure, cholesterol and glucose screening and dental and vision exams.</td>
</tr>
<tr>
<td>• Now is the time to get a shingles vaccine. Your benefits allow for a shingles vaccine at your doctor’s office or a CVS Caremark network pharmacy beginning at age 60. Talk to your doctor about a pneumonia vaccine and continue to get your flu shot.</td>
</tr>
<tr>
<td>• Gentlemen, your benefits allow for an abdominal aortic aneurysm screening – a one-time screening for men ages 65 to 75 years who have ever smoked.</td>
</tr>
<tr>
<td><strong>Your 70s</strong></td>
</tr>
<tr>
<td>• Continue to have annual physical exams, blood pressure, cholesterol, glucose screenings and vision and dental exams.</td>
</tr>
<tr>
<td>• Some experts recommend that if you have had normal colonoscopies in your 50s and 60s that you may stop getting screened after age 65. Of course, you should discuss this with your doctor.</td>
</tr>
<tr>
<td>• Make sure you continue to get an annual flu shot.</td>
</tr>
</tbody>
</table>

For more information on the preventive care benefits, visit www.pebtf.org. A list of preventive care services and immunizations may be found under the Active Benefits tab and in Section 2 of the Summary Plan Description.
Reminder: Spouse/Domestic Partner Annual Attestation

For Employees Hired on or After August 1, 2003

Don’t forget to complete the attestation if you have a spouse/domestic partner enrolled for PEBTF benefits. All attestations must be completed by August 1, 2016, or your spouse/domestic partner will no longer be covered for PEBTF benefits beginning August 1, 2016. Please refer to the information received in the mail or visit www.pebtf.org and click on the Spouse/Domestic Partner Attestation box on the home page. Don’t delay!!

Annual Notification

Important Information about the Women’s Health and Cancer Rights Act of 1998

On October 21, 1998, Congress enacted the Women’s Health and Cancer Rights Act of 1998. The PEBTF health plans already comply with this important legislation requiring health plans to cover:

- Reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas

Coverage will be provided in a manner determined in consultation with the attending physician and the patient. Coverage may be subject to deductibles and coinsurance, as detailed in your specific plan option.

Find it Online

The PEBTF website, www.pebtf.org, offers a lot of information. Here is what you will find:

**You can:**
- Review the benefit choices offered
- Learn about what preventive care benefits are offered
- Link to the health plan websites to search provider directories, view Explanation of Benefits, etc.
- Compare plan choices in your county of residence with the Benefit Comparison Tool
- Create a username and password for our secure area where you can view eligibility information and also complete spouse/domestic partner attestation
- Make a payment – for those members who pay a monthly premium (COBRA members and direct bill retirees)
- Find out what benefits are available when you turn 65
- View PowerPoint videos on retiree benefits and eligibility

**Print:**
- Newsletters
- Prescription drug formulary and other prescription drug information

**Forms such as the Employee Enrollment/Change Form (PEBTF-2)** Some of the forms are fillable so you can type right on your computer, save the document, print it, sign it and mail it to the HR Service Center or your local HR office if your agency is not supported by the HR Service Center.

**View Get Healthy Information:**
- Link to the Get Healthy wellness screening registration system to view results or register for an annual wellness screening
- Visit the MyActiveHealth website, a free member website that offers lots of health information
- Link to any active challenges we are offering (offered spring and fall)
- View Get Healthy webinars – all of the past webinars may be viewed at any time (approximately ½ hour in length)
- Register for this month’s Get Healthy webinar
- View Get Healthy resources and health plan discount programs
You can likely decrease your pain with simple steps, rather than tests and surgery

X-rays, CT scans and MRIs are called imaging tests because they take pictures, or images, of the inside of the body. You may think you need one of these tests to find out what is causing your back pain. But these tests usually do not help. Here’s why:

The tests do not help you feel better faster.

• Most people with lower-back pain feel better in about a month, whether or not they have an imaging test.

• People who get an imaging test for their back pain do not get better faster. And sometimes they feel worse than people who took over-the-counter pain medicine and followed simple steps, like walking, to help their pain.

• Imaging tests can also lead to surgery and other treatments that you do not need. In one study, people who had an MRI were much more likely to have surgery than people who did not have an MRI. But the surgery did not help them get better any faster.

Imaging tests have risks.

X-rays and CT scans use radiation. Radiation has harmful effects that can add up. It is best to avoid radiation when you can.

Imaging tests are expensive.

The chart below shows the cost of imaging tests according to HealthcareBlueBook.com. If the tests lead to surgery, the costs can be much higher. The PEBTF CDHP and Bronze Plan have deductibles so members should pay attention to these costs. PEBTF medical plans require preauthorization for high-tech imaging.

<table>
<thead>
<tr>
<th>Imaging Test</th>
<th>Price Range</th>
</tr>
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<tbody>
<tr>
<td>X-rays of the lower back</td>
<td>$200 to $290</td>
</tr>
<tr>
<td>MRI of the lower back</td>
<td>$880 to $1,230</td>
</tr>
<tr>
<td>CT scan of the lower back</td>
<td>$1,080 to $1,520</td>
</tr>
</tbody>
</table>

How to treat lower-back pain

Many people get over lower-back pain in a few weeks by following these self-care steps:

Stay active. Walking is a good way to ease lower-back pain. If you stay in bed, it can take longer to get better. Get up and move.

Use heat. Heat relaxes your muscles. Try a heating pad, electric blanket, warm bath or shower.

Take over-the-counter medicines. To help relieve pain and reduce swelling, try pain relievers or drugs that reduce swelling (called anti-inflammatory drugs).

• Generic acetaminophen (brand name Tylenol)
• Generic ibuprofen (brand name Advil)
• Generic naproxen (brand name Aleve)

Sleep on your side or your back. Lie on your side with a pillow between your knees. Or lie on your back with one or more pillows under your knees.

Talk to your doctor. If your pain is really bad, ask about prescription pain medicines. If they do not help within a few days, talk with your doctor again.

Find out about other ways to treat back pain. If you still have pain after a few weeks, you may want to ask your doctor about other treatments:

• Physical therapy
• Chiropractic care
• Acupuncture
• Yoga
• Massage
• Progressive muscle relaxation

Note: Your medical insurance does not pay for some of these treatments.

Surgery is a last choice. Surgery usually does not help very much. It has risks. Think about surgery only if other treatments do not help your pain.

(continued on page 7)
What You Should Know About Substance Use Disorder Treatment Programs

It's midnight and you have a problem with drugs or alcohol. Or maybe your child does. A television commercial for a treatment center in Florida or some other resort-like destination promises recovery, low out-of-pocket costs and sunshine. Vitamins, a spa and gourmet meals are also part of the deal. It all sounds great and you are tempted to call them. But you shouldn't.

Research conclusively shows that recovery is most likely to be successful when you seek treatment from a local provider in your plan’s network. This allows all of the elements of a successful long-term recovery plan to work together. It enables individuals to stay connected with their loved ones and peers to build an essential support network.

This approach also supports frequent access to trusted clinical care that follows best practices during each step towards recovery.

Your mental health and substance abuse plan administered by Optum includes both a network and an out-of-network benefit. If you go to an out-of-network facility, you will have higher out-of-pocket costs.

“Choosing an out-of-network treatment program is risky,” according to Martin Rosenzweig, MD and Senior Medical Director for Optum. “No one is routinely checking that these programs offer even minimum standards of care. To make matters worse, there is often little recourse if the care is poor or not as promised in their marketing material.”

Optum invests tremendous resources to ensure their network providers meet the highest standards and are held accountable for the quality of the care they deliver. Optum even compares clinical performance and the cost of care among their network providers. Call Optum’s experts to ensure your best chance for recovery: 1-855-780-5955

Optum is available 24/7 to connect you and your family to a local network provider who can recommend the appropriate substance use treatment you need.

For additional information on substance use treatment, visit www.pebtf.org, Active Members tab, Benefit Information, Mental Health and Substance Abuse.

Source: Optum

When are imaging tests a good idea?

In some cases, you may need an imaging test right away. Talk to your doctor if you have back pain with any of the following symptoms:

- Weight loss that you cannot explain
- Fever over 102 degrees
- Loss of control of your bowel or bladder
- Loss of feeling or strength in your legs
- Problems with your reflexes
- A history of cancer

These symptoms can be signs of nerve damage or a serious problem such as cancer or an infection in the spine.

If you do not have any of these symptoms, we recommend waiting a few weeks. Before you have a test, try the self-care steps in the box on page 6.

Source: Capital Blue Cross, Consumer Reports Health

Mark Your Calendar

2016 Open Enrollment
October 17 through November 4

It is your annual opportunity to review the plans and benefits. Take some time to review the materials to make sure you choose the plan that is right for you and your family. Information on 2017 benefit changes, biweekly costs, etc. will be included. Any plan changes you make take effect on January 1, 2017.

Source: Optum
This newsletter may contain a general description of the Plan of Benefits (Plan). It is provided for informational purposes only and should not be viewed as a contract, offer of coverage, confirmation of eligibility or investment, tax, medical or other advice. In the event of a conflict between this newsletter and the official plan document, the official plan document will control however, to the extent expressly stated, an article may modify the provisions of the Summary Plan Description. The PEBTF reserves the right to amend, modify or terminate the terms of the Plan, including any options available under the Plan, at any time and for any reason, with or without prior notice.

### Build a Better Diet

<table>
<thead>
<tr>
<th>Instead of this:</th>
<th>Try This:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sugar-sweetened drinks like soda, energy drinks and sweetened coffee drinks</td>
<td>Water, no-sugar-added fruit juices, tea, coffee, tomato juice and other vegetable juices</td>
</tr>
<tr>
<td>High-fat meats like many cuts of beef, corned beef, pork sausage and luncheon meats</td>
<td>Low-fat ground beef, turkey breast and skinless chicken</td>
</tr>
<tr>
<td>Sugary treats like cakes, candies and cookies</td>
<td>Fruit, low-fat yogurt and treats with less sugar</td>
</tr>
<tr>
<td>Chips, crackers, French fries and other fried treats</td>
<td>Baked chips, air-popped popcorn, and whole-grain crackers</td>
</tr>
<tr>
<td>Breads made with refined flour such as white, sourdough and ciabatta breads</td>
<td>Breads made with whole grains: whole wheat, rye and sprouted wheat (they have lots of fiber)</td>
</tr>
<tr>
<td>High-fat salad dressings</td>
<td>Low-fat or yogurt-based salad dressings</td>
</tr>
</tbody>
</table>

Source: ActiveHealth Management