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

Many of you may visit your doctor annually for a preventive care visit. Your doctor may recommend a blood test to see how well you are doing. If any of your numbers are out of range, your doctor may recommend lifestyle changes such as modifying your diet or getting more exercise. Your doctor may also recommend medication.

Here's a short quiz to see how much you know about your important test 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) Osteoporosis

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
Preventive Care Through the Ages

Your Retired Employees Health Program (REHP) offers excellent preventive care benefits at any age – for both non-Medicare eligible members and Medicare eligible members.

<table>
<thead>
<tr>
<th>Preventive Care Recommendations From Middle Age to Your Senior Years</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your 40s</strong></td>
</tr>
<tr>
<td>• Annual physical exams, which include blood pressure screening,</td>
</tr>
<tr>
<td>cholesterol and glucose screening.</td>
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<tr>
<td>• At age 40, women should get annual mammograms.</td>
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<tr>
<td>• Get an annual flu shot.</td>
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<tr>
<td><strong>Your 50s</strong></td>
</tr>
<tr>
<td>• Annual physical exams, blood pressure, cholesterol and glucose</td>
</tr>
<tr>
<td>screening become even more important as we age.</td>
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<tr>
<td>• Routine colorectal screenings begin at age 50; colonoscopies</td>
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<tr>
<td>should be done every 10 years unless polyps are found.</td>
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<tr>
<td>According to the NIH website, removing polyps during a colonosco</td>
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<tr>
<td>py can not only prevent colon cancer but also reduce deaths.</td>
</tr>
<tr>
<td>• Flu shots continue to be important.</td>
</tr>
<tr>
<td><strong>Your 60s</strong></td>
</tr>
<tr>
<td>• Continue annual physical exams, blood pressure, cholesterol</td>
</tr>
<tr>
<td>and glucose screening.</td>
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<tr>
<td>• Now is the time to get a shingles vaccine. **Non-Medicare eli</td>
</tr>
<tr>
<td>gible members:** Your benefits allow for a shingles vaccine a</td>
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<tr>
<td>t your doctor’s office or a CVS Caremark network pharmacy be</td>
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<td>ginning at age 60. <strong>Medicare eligible members:</strong> Use your Si</td>
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<tr>
<td>lverScript ID card at a network-pharmacy and pay the copay for</td>
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<tr>
<td>the shingles vaccine.</td>
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<tr>
<td>• Talk to your doctor about a pneumonia vaccine and continue t</td>
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<tr>
<td>o get your flu shot.</td>
</tr>
<tr>
<td>• Medicare eligible Men: Your Medicare PPO/HMO benefits allow</td>
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<tr>
<td>for an abdominal aortic aneurysm screening – a one-time scren</td>
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<tr>
<td>ning 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, cho</td>
</tr>
<tr>
<td>lesterol and glucose screenings.</td>
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<tr>
<td>• Some experts recommend that if you have had normal colonosc</td>
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<tr>
<td>opies in your 50s and 60s that you may stop getting screened a</td>
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<tr>
<td>fter age 65. Of course, you should discuss this with your doct</td>
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<tr>
<td>or.</td>
</tr>
<tr>
<td>• Make sure you continue to get an annual flu shot.</td>
</tr>
<tr>
<td><strong>Your 80s and Up</strong></td>
</tr>
<tr>
<td>• Continue to have annual physical exams, blood pressure, cho</td>
</tr>
<tr>
<td>lesterol and glucose screenings.</td>
</tr>
<tr>
<td>• Get an annual flu shot.</td>
</tr>
<tr>
<td>• Dementia may be an issue in these years so your doctor may</td>
</tr>
<tr>
<td>screen for that.</td>
</tr>
<tr>
<td>• Falls are also a concern so discuss safety with your doctor.</td>
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</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 Retiree Members: Non-Medicare Eligible and Retiree Members: Medicare Eligible tabs and in the REHP Benefits Handbook.
On October 21, 1998, Congress enacted the Women’s Health and Cancer Rights Act of 1998. The REHP 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.

### Mark Your Calendar

<table>
<thead>
<tr>
<th>Non-Medicare Eligible Retirees Open Enrollment</th>
<th>Medicare Eligible Retirees Open Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 17 – November 4, 2016</td>
<td>October 24 – November 11, 2016</td>
</tr>
</tbody>
</table>

Open Enrollment 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, monthly costs for billable members, etc. will be included.

Any plan changes you make take effect on January 1, 2017.

### 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
- 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

*(Continued on page 4)*
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.

Non-Medicare Eligible Members: 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.

Medicare Eligible Members: Your mental health and substance abuse benefits are part of your Medicare Advantage Plan. Medicare HMO members, you have a network benefit only. Refer to the REHP Benefits Handbook or contact your plan for more information.

“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.

Non-Medicare Eligible Members: 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.

Medicare Eligible Members: Contact your medical plan.

For additional information on substance use treatment, visit www.pebtf.org, Retiree Members: Non Medicare Eligible tab, Benefit Information, Mental Health and Substance Abuse. Medicare Eligible Retiree Members: See the REHP Benefits Handbook.

Source: Optum
We spend more time outside during the summer months. While you may think you can only get Lyme Disease when hiking in the woods, it is just as easy to get it in your own backyard, especially in Pennsylvania.

A tiny tick, most often the size of a poppy seed, transmits Lyme Disease. Here are some ways to protect yourself against Lyme Disease:

1. Walk in the middle of trails
2. Wear a hat, tuck in hair if possible
3. Wear white or light-colored clothing to make ticks easier to see
4. Wear a long-sleeve shirt fitted at the wrist
5. Wear shoes, no bare feet or sandals
6. Wear long pants tucked into high socks
7. Consider Deet for skin and permethrin for clothes
8. Do tick checks immediately and 3 days after outdoor activity
9. If you find a tick, remove it carefully with tweezers (pull straight as close to the skin as possible) and save it. Some state or local health departments offer testing or can direct you to a provider that does
10. Ask your veterinarian about protection for your pets

**Pennsylvania Lyme Disease Facts**

- 7,400 new cases of Lyme in 2014
- Ranked #1 in Lyme across the U.S.
- All 67 counties have Lyme disease

Source: PA Department of Health
Imaging Tests for Lower-Back Pain
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 REHP CDHP has deductibles so members should pay attention to these costs. REHP medical plans require preauthorization for high-tech imaging.

<table>
<thead>
<tr>
<th>Imaging Test</th>
<th>Price Range</th>
</tr>
</thead>
<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.

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.

Source: Capital Blue Cross, Consumer Reports Health
This newsletter may contain a general description of the 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 REHP Benefits Handbook. The commonwealth 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.

### IMPORTANT BENEFIT INFORMATION

**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