

HEALTH e-matters

A PUBLICATION OF THE NY44 HEALTH BENEFITS PLAN TRUST



www.ny44healthtrust.e1b.org

DECEMBER 2011

Stress Harms Our Health

Those of us in education realize that stress is part of the daily routine of our jobs, and some days are more stressful than others. It doesn't matter if you're a teacher in the classroom, working in the cafeteria, or driving students on the bus. There are numerous challenges for all of us at our place of work as well as personally.

Numerous research studies have demonstrated stress threatens our health. According to experts at the Mayo Clinic, high levels of stress over a long time can lead to serious health problems such as heart disease, sleep problems, digestive problems, overeating, depression and other health issues. When you experience long-term stress, your body's internal "alarms" are always on and you don't return to a relaxed state. Therefore, we must take a proactive approach to dealing with stress.



Here are a few activities to consider to minimize stress in your life:

- Find activities that give you pleasure such as going to the movies or a concert.
- Exercise regularly to maintain your health and release stress.
- Be thankful for what you have rather than focusing on what you don't have or may not be able to attain.
- Reach out to your most compassionate family and friends when you need a good listening 'ear' and share your thoughts with them.
- Learn from your mistakes to survive a challenge, rather than becoming a victim of misfortune.
- Start a stress journal to identify the regular irritants causing you stress. Then, determine if there are patterns emerging that reveal your true stressors so you can address them.
- Keep your diet healthy; include foods high in antioxidants like leafy green veggies, dark chocolate, red wine and blueberries. Yes, even a glass of wine a day is often recommended by recent research studies.

Eliminating stress should result in better personal health and allow us to regain strength and balance in our lives. It is our responsibility to take control of improving our health and make prudent decisions regarding our health.

As we enter a new year, 2012, I hope you have a year that is calm, joyous, stress-free and more importantly healthy!!

Happy New Year!!!

Darleen Michalak - Plan Administrator, Ex Officio Trustee

High Deductible Plan Option is Available

At the annual meeting in October, the NY44 Health Trust shared information about the new High Deductible plan option available January 1, 2012. This type of plan is often referred to as a consumer-directed health plan. It represents a change in the direction of health care plans because the consumer (enrollee) has flexibility to make decisions about many aspects of his or her personal health.

The decision to enroll in this new option is based on a labor-management commitment for each employee unit or employee group. Enrollees are brought onto the new plan as a unit, not as individuals. However, individuals eligible for Medicare cannot enroll into the High Deductible option.

Continued on page 2



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High Deductible Plan Option

Continued from page 1

The new NY44 plan option features three key components: a high deductible health plan, a health savings account and a health assessment. Briefly, some of the key aspects and terms/language of this new option include:

- Annual Deductible: \$1,200 (Single) and \$2,400 (Family)
- Cost-sharing for services: After the deductible is met, the enrollee has copayments for most services. After the deductible is met, the copayments are \$0 for many services and the three-tier prescription drug copayments are \$0/\$25/\$50. Specific copayment amounts can be found in the [High Deductible Summary Grid](#) on the Trust website.
- Health Savings Account (HSA): The Trust is providing HSAs as a way for employees to cover the out-of-pocket expenses associated with their high-deductible plans. An HSA is a personal interest-bearing bank account that can be funded by the employee to pay for qualified out-of-pocket health related expenses. The money in this account can roll over from year to year. The funds belong to the employee and follow the employee upon termination of service from the school. The total maximum contribution per year is \$3,005 (single) and \$6,150 (family) for those under 55; for those between 55 and 64 years of age, the total maximum contribution is \$4,005 (single) and \$8,150 (family). The maximum contribution includes any funding provided by the Trust.
- HSA Funding Options: the Trust will make available up to \$825 toward a single plan HSA and \$1,650 toward a family plan HSA through a variety of funding options:
 - Trust Funding: The Trust will add 25% of the individual and family deductible to the employee's HSA on January 1 of each plan year.
 - Health Assessment: When a covered person completes a Health Assessment, the Trust will add to an employee's HSA \$250 (single) and \$500 (family - at least two individuals in the family must complete Health Assessments each year).
 - Testing: Upon completion of age-appropriate testing (e.g., mammogram, colonoscopy), the Trust will add to an employee's HSA \$100 per test for a maximum of two tests (\$200) for a single and four tests (\$400) for a family.
 - Wellness: When the enrollee documents participation in approved wellness activities, the Trust will add to an employee's HSA \$75 (single); \$150 (family).
- Health Assessment: an on-site biometric screening for ADULTS, which brings segments of an annual physical to the workplace. The Health Assessment is an appointment-driven process which includes a lifestyle questionnaire, a simple blood draw, a blood pressure reading and a calculation of BMI (body mass index) using self-reported height and weight. Enrollees receive a customized report with their personal results. The Trust is contracting with Wellness Inc., a national firm specializing in conducting health assessments. The employee and/or spouse/partner also have the option of completing the Health Assessment with their primary care physician; forms will be provided for those choosing this method.
- More detailed information about the new option can be found online at www.healthtrust.e1b.org under the 'High Deductible Option' tab.

Hold the Date - July 19, 2012

Join Us for the Golf Tournament and Day Excursion

On July 19, 2012, the Friends of the NY44 will host its third annual charity golf tournament, day excursion and dinner. Once again, the proceeds from this event will benefit the Hospice Foundation of WNY.

The golf tournament and dinner will take place at Chestnut Hill Country Club in Darien Center. This 18-hole course features water hazards, rolling hills and beautiful scenery.

The day excursion will take the non-golfers to a local destination for lunch and other activities. This event is being planned by the NY44 staff and more details will be announced in the spring. Participants in the day excursion will have the option of joining the golfers for dinner.

Registration for both the golf tournament and day excursion will be available online in the spring.

The Friends of the NY44 golfing event has raised \$8,000 over the last two years for Hospice. Mark your calendar now to reserve the date and join us for this enjoyable event.

The event is growing

In 2010 ...

17 teams of golfers
26 wine tour participants
Raised \$3,000

In 2011 ...

25 teams of golfers
28 wine tour participants
Raised \$5,000



Chestnut Hill Country Club



Roadmap to Good Health: Prevention of Colon Cancer

Leonard A. Katz, MD

Colon cancer is the second leading cause of cancer deaths in America affecting men and women about equally. Fortunately, real progress is being made in both the prevention and treatment of colon cancer and the death rate has been dropping for over 20 years.

Colon cancer can be prevented effectively. At this time, no specific diet can be recommended, but a diet high in fruits, vegetables and grains seems promising. The best prevention currently is in detection and removal of polyps of the colon because colon cancer almost always arises in polyps.

Three successful strategies are available to achieve success in reducing colon cancer deaths:

1. fecal occult blood testing,
2. flexible sigmoidoscopy, and
3. colonoscopy

The three strategies produce approximately equal benefit if applied properly beginning at age 50 until age 75 for average risk individuals. Some people have elevated risk because of certain familial diseases or other diseases such as ulcerative colitis. This article will address standard risk only.

1. Fecal occult blood testing with high-sensitivity cards annually to search for unseen blood in the stool is an effective strategy. Fecal occult blood testing needs to be done annually. This method is reasonably simple and is safe. If blood is detected, then colonoscopy is needed to determine if polyps or cancer are present.

2. Flexible sigmoidoscopy every five years and occult blood testing every three years. The sigmoidoscopy carries fairly low risk of complications and together with high sensitivity occult blood testing is an effective strategy.

3. Colonoscopy is the most widely utilized screening technique. With testing every ten years, it is very successful in detecting and removing pre-cancerous polyps. The test requires disruptive preparation and usually a full day away from work for the test and recovery from medications used during the examination. Colonoscopy carries higher risk of perforation than flexible sigmoidoscopy.

Colonoscopy is a powerful tool to establish risk of cancer. If two successive exams find no polyps, the risk of developing colon cancer is low; the next exam should be in 10 years. Conversely, if a large polyp (1 cm or larger) is found, then risk is increased and follow-up at more frequent intervals is warranted.

The future will likely provide better tests for determining risk of dying from colon cancer. They likely will be some form of DNA or genetic testing of the stool or blood. Colonoscopy could then be reserved for high risk individuals.

No matter which successful screening strategy you and your doctor choose, it is imperative between the ages of 50 and 75 that you participate in a screening program to reduce your risk of dying from colon cancer. Colon cancer is a highly preventable disease and the NY 44 Health Benefits Plan Trust wants to assist you in any way possible to achieve that goal.

References:

U.S. Preventive Services Task Force, October 2008
American Cancer Society estimates of prevalence and death rates

More information about various screenings

Use the following websites to get more information about various screenings so you can have an informed conversation with your physician.

- Centers for Disease Control (CDC): http://www.cdc.gov/cancer/colorectal/basic_info/screening/
- Colorectal Cancer Screening Saves Lives Brochure (CDC): http://www.cdc.gov/cancer/colorectal/pdf/SFL_brochure.pdf
- Colorectal Cancer Screening Basic Fact Sheet (CDC): http://www.cdc.gov/cancer/colorectal/pdf/Basic_FS_Eng_Color.pdf
- Colorectal Cancer Screening Tests-At-A-Glance (CDC) http://www.cdc.gov/cancer/colorectal/pdf/SFL_inserts_screening.pdf
- National Cancer Institute: <http://www.cancer.gov/cancertopics/factsheet/detection/colorectal-screening>

Independent Health Wellness Tips

Healthy Holiday Stress Management

Do you find yourself worrying about all the hustle and bustle of the holiday season? You're not alone. According to a 2008 American Psychological Association (APA) holiday stress survey, 8 out of 10 Americans anticipate stress during the holiday season.

The pressure to create the perfect holiday for family and friends can cause stress, especially when combined with having limited financial resources. In fact, 60 percent of Americans list a lack of money as the top cause of holiday stress according to the APA survey. A lack of time during the holidays for elaborate decorating, preparing a memorable meal and searching for the perfect holiday gift was also listed as a major cause of holiday stress for Americans.

Making the Holidays Merrier

- Know yourself. Be aware of your stress level and know what stresses you out during the holiday season. Learn your own stress triggers and how to respond to stressful situations.
- Take time for yourself. Resist the pressure to be everything for everyone. Taking care of yourself during the holidays helps to keep your mind and body primed to deal with stress and to be able to take better care of others in your life.
- Keep a holiday "To-Do" list. Creating a list of tasks and marking those with the highest priority will help reduce the risk of forgetting something and help you to better focus on the task at hand.
- Set realistic expectations. Create a realistic budget and remind your children that the holidays are not about expensive gifts. Take small concrete steps to deal with holiday tasks instead of overwhelming yourself.
- Remember what is important. Commercialism can overshadow the true sentiment of the holiday season. Remind yourself that family and friends are what matter most.
- Volunteer. Find a local charity where you and your family can volunteer together. Helping those less fortunate can build stronger family relationships.

With hectic schedules and added holiday demand, many Americans deal with the increased stress in unhealthy ways. Overeating and eating unhealthy foods, excess alcohol consumption and sedentary activities like sleeping and watching TV are ways people deal with added holiday stress. Research shows that these unhealthy coping mechanisms can contribute to some of our country's biggest health problems including obesity, heart disease and diabetes.

So how can we cope with the increased holiday stress in a healthy way? Read the sidebar for some suggestions to make the holidays merrier this year.

According to *The Health Benefits of Volunteering: A Review of Recent Research* published by the Corporation for National and Community Service, volunteers have greater longevity, a social network to buffer stress, lower rates of depression and less incidence of heart disease.

It's also important that you talk about stress related to the holidays with your friends and family. If you continue to feel overwhelmed or the "holiday blues" do not subside once the season ends, consider talking with a medical professional.

Relax. Take a deep breath. And enjoy the holidays!

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2011-12 Trustee Board Meeting Schedule

The NY44 Health Trust Board of Trustees will meet at 12:30 p.m. at Erie 1 BOCES, Conference Room A-3, on the following dates.

- February 14, 2012
- April 17, 2012
- June 12, 2012



Participating Schools

Akron Central School District
Alden Central School District
Alfred-Almond Central School District
Canisteo-Greenwood Central School District
Charter School for Applied Technology
Cheektowaga Central School District
Cheektowaga-Sloan Union Free School District
Cleveland Hill Union Free School District
Ellicottville Central School District
Elmwood Franklin School

Erie 1 BOCES
Frontier Central School District
Gowanda Central School District
Grand Island Central School District
Hamburg Central School District
Iroquois Central School District
Kadimah School
Kenmore-Tonawanda Union Free School District
Lackawanna City School District
Lewiston-Porter Central School District

Maryvale Union Free School District
Niagara Falls City School District
North Collins Central School District
The Park School of Buffalo
Pinnacle Charter School **NEW!**
Pioneer Central School District
St. Francis High School
Springville-Griffith Institute Central School District
Sweet Home Central School District
West Seneca Central School District