



NAPEBT News

Your Benefits Connection

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ISSUE 4

WHAT'S INSIDE

Welcome to this issue of *NAPEBT News –Your Benefits Connection*. At NAPEBT the health of our employees and their family members is our Number One priority. We will always do our best to provide you with:

- Important information about NAPEBT;
- The latest news on health and wellness;
- Updates to your NAPEBT benefits; and
- Smart ways you can make the most of your health benefits.

We want everyone to get off to a great start this summer. This newsletter will cover a variety of topics to help you and your family do that, from the latest on our 2007-2008 Open Enrollment period to staying fit this summer.

And once again we want to thank you for your continued commitment to providing high-quality service to Northern Arizona residents. We truly value your contributions.

The Trustees

ABOUT THE NORTHERN ARIZONA PUBLIC EMPLOYEES BENEFIT TRUST

OPEN ENROLLMENT 2007-2008

We've just completed open enrollment for the new plan year that starts July 1, 2007 and continues through June 30, 2008. Even though your plan year starts in July, your annual medical deductible and out-of-pocket maximums are based on a calendar year. If you were enrolled in the Plan on January 1, 2007 or later, any eligible costs you incur this year will apply to your calendar year deductible and out-of-pocket maximums. If you are new to the Plan on July 1, 2007 or later, you will need to meet the full annual deductible before the Plan will pay for most covered services. Some covered services such as wellness and eye care, are covered without a deductible.



All NAPEBT employees will receive a new Medical ID card from BlueCross BlueShield of Arizona (BCBSAZ). If you do not receive your card by July 1, 2007, you can call the BCBSAZ customer service line at 928-526-0232 or 1-800-423-6484. Please remember that you can begin using your card on July 1, 2007.

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IMPORTANT INFORMATION IF YOU HAVE AN FSA OR HSA

If you enrolled in a Health Care or Dependent Care Flexible Spending Account during your last open enrollment, your qualified expenses incurred between January 1, and June 30, 2007 are eligible for reimbursement. You will have up to 90 days after the end of the plan year to submit a claim for reimbursement of eligible expenses. Any money left in your account after that will be forfeited, even if you're enrolled for the current plan year effective July 1, 2007.

Many of you enrolled in the PPO Saver High Deductible Health Plan (HDHP) that NAPEBT offered for the first time in January 2007.

If you are enrolled in the HDHP, you are eligible to open a Health Savings Account (HSA) through Health Equity to pay for qualified expenses incurred since the account was opened.

When you enroll in the HDHP, your employer offers a monthly contribution to your HSA or FSA to help you pay for qualified expenses. You can also make additional contributions to your account directly from your pay on a pre-tax basis.

This year, new Federal regulations have raised the maximum annual contribution amount for HSAs to \$2,850 for single accounts and \$5,650 for families, even if that exceeds your annual deductible. Unlike an FSA, money left in your HSA will roll over to the following year, and you can use those funds to pay for qualified expenses even if you are no longer participating in the HDHP.

For more information on HSAs or FSAs, visit our website at www.napebt.com, or contact your Human Resources department.

Living a healthy lifestyle doesn't have to be hard. At NAPEBT, we value your good health as our number one priority. Last October, Healthwaves offered free and discounted SMAC 30 blood tests to our employees and their families. These tests assessed cholesterol and triglycerides, plus 30 other items related to kidneys, liver, iron, nutrition, diabetes, bones, electrolytes, and gout.

In this issue and future issues of NAPEBT News, we'll discuss some of the key findings and give you useful tips and information to help you understand your results.

WHAT'S YOUR NUMBER?

Is your cholesterol low enough?

You hear about it everyday. Television and radio ads promote drugs to lower your cholesterol, your friends are talking about their "numbers," and now your doctor is recommending you take a close look at your own numbers. So why all the hype? Millions of Americans have high cholesterol levels, mainly caused by genetic factors and diet. Over time, high cholesterol can put you at risk for other health complications such as heart disease or even a heart attack. 43% of NAPEBT participants that were tested had SMAC 30 test results of borderline high, to high cholesterol levels.

The Good...

High-density lipoprotein or HDL is known as the "good" cholesterol. Your body makes HDL cholesterol to protect your arteries and reduce your risk of heart attack.

The Bad...

Low-density lipoprotein or LDL is known as the "bad" cholesterol. Too much LDL cholesterol can clog your arteries and increase your risk of heart attack and stroke.

...and the Ugly.

When there is too much cholesterol in your blood, it can form plaque deposits, which build up in the walls of your arteries, eventually closing down the normal flow of blood. If there isn't sufficient blood and oxygen flowing to your heart, you may experience chest pains. Heart attacks are most common when plaque becomes fragile and ruptures, allowing blood clots to form that can completely cut off the blood supply to a portion of your heart.

The SMAC 30 results are an important reminder for all of us to make sure we take the time to have an annual physical and understand the results so we are better informed about our own health issues. Your NAPEBT employer did not receive any individual test results. Your health is important — to you and to us. Take care of yourself today and face a healthier tomorrow.

Understanding your "number" is the key to making healthy lifestyle choices.

For most people, diet and lifestyle changes can be the key to lowering your LDL cholesterol. Choose whole grains, fresh fruits, and vegetables over processed foods. Live up bananas with peanut butter, or grill them with a little cinnamon for a great summertime dessert. Vegetables can be more interesting by adding a little lowfat salad dressing, sautéing them in cooking sherry, or mixing them with a spicy salsa.

TOTAL CHOLESTEROL GUIDELINES

LDL Cholesterol

Less than 100	.....Optimal
100-129	.....Near or above optimal
130-159	.....Borderline high
160-189	.....High
Greater than or equal to 190	.....Very high

Total Cholesterol

Less than 200	.....Desirable
200-239	.....Borderline high
Greater than or equal to 240	.....High

HDL Cholesterol

Less than 40	.....Low
Greater than or equal to 60	.....High

Triglycerides

Less than 150	.....Normal
150-199	.....Borderline high
200-499	.....High
Greater than or equal to 500	.....Very high



Building healthy habits can help you stay on track. Understanding food labels are one of the best tools to help you eat well. You should always look at the serving size first. Nutrition facts are based on a standard daily value percentage, for a 2,000 calorie a day diet. The example below compares a regular size Snickers candy bar to a Zone Perfect Chocolate Peanut Butter energy bar. Both have a similar serving size and calories, but when you look closer, the energy bar has half the fat and four times the protein, plus extra vitamins and minerals. So when you reach for that afternoon pick-me-up, think about what you're picking up and how it will affect your overall health.

Snickers Candy Bar

Nutrition Facts	
Serving Size 1 bar (2 oz) (57.0 g)	
Amount Per Serving	
Calories 273	Calories from Fat 126
	% Daily Value*
Total Fat 14.0g	22%
Saturated Fat 5.1g	26%
Polyunsaturated Fat 2.8g	
Monounsaturated Fat 6.0g	
Cholesterol 7mg	2%
Sodium 152mg	6%
Total Carbohydrates 33.7g	11%
Dietary Fiber 1.4g	6%
Sugars 28.1g	
Protein 4.6g	
Vitamin A 2%	Vitamin C 1%
Calcium 5%	Iron 2%

Zone Perfect Chocolate Peanut Butter Energy Bar

Nutrition Facts	
Serving Size 1 bar (50.0 g)	
Amount Per Serving	
Calories 210	Calories from Fat 63
	% Daily Value*
Total Fat 7.0g	1%
Saturated Fat 4.0g	20%
Cholesterol 5mg	2%
Sodium 330mg	14%
Total Carbohydrates 21.0g	7%
Dietary Fiber 1.0g	4%
Sugars 13.0g	
Protein 16.0g	
Vitamin A 35%	Vitamin C 200%
Calcium 4%	Iron 10%

There are some foods that you might think would be considered off limits to a low-cholesterol diet, but in fact include the “good fat” that your body needs to lower your LDL cholesterol. These surprisingly healthy indulgences are still high in calories, so the key is moderation.

Shellfish contain omega-3 fatty acids which are beneficial to the heart. Nuts and seeds such as pistachios and sunflower seeds have natural plant chemicals which actually block the absorption of cholesterol in the bloodstream. Even avocados and olives have nutrients that can help lower your LDL cholesterol.

Exercise is also a good way to lower your cholesterol as well as your blood pressure. Just 30 - 60 minutes of walking each day can make a difference in your health. For more information on diet and exercise, visit www.azblue.com.



HYPERTENSION — IS YOUR PRESSURE RISING?

Many people are surprised to find out they have high blood pressure, but it's a serious condition that affects one in every three adults. This silent killer often has no warning signs. More than 50% of those NAPEBT employees tested last fall showed signs of borderline to high range blood pressure levels.

Although the exact cause of high blood pressure is difficult to detect, many different things can influence it. By losing weight if you're overweight, getting regular exercise and maintaining a healthy diet, you can put the squeeze on hypertension without the need for medication.

One of the most effective diets for lowering your blood pressure is the **Dietary Approaches to Stop Hypertension (DASH)** diet.

The **DASH** diet recommends that you eat:

- Foods low in saturated fat, cholesterol and total fat
- Fruits, vegetables, and lowfat dairy products
- Whole grains and nuts
- More fish and chicken and less red meat, sweets and drinks high in sugar
- No more than 3,000 mg of sodium per day. Most people will benefit from an additional reduction to 2,400 mg or less daily.

In a typical day, your **DASH** diet would include three meals, plus snacks.

Breakfast:

- 2/3 cup bran cereal
- 1 slice whole wheat bread with 2 tsp jelly
- 1 medium banana
- 1 cup fat free fruit yogurt, no sugar added
- 1 cup fat free milk

Lunch:

- 3/4 cup chicken salad with 1 Tbsp Dijon mustard
- 2 slices whole wheat bread
- Salad with 1/2 cup fresh cucumber slices, 1/2 cup tomato wedges and 2 Tbsp ranch dressing
- 1/2 cup fruit cocktail

Dinner:

- 3 oz lean beef with 2 Tbsp lowfat gravy
- 1 cup cooked green beans
- 1 small baked potato with 2 Tbsp fat free sour cream and 2 Tbsp reduced fat grated cheddar cheese
- 1 small whole wheat roll with 1 tsp soft margarine
- 1 small apple
- 1 cup fat free milk

Snacks:

- 1/3 cup unsalted almonds
- 1/4 cup raisins
- 1 cup orange juice

For more information and recipes for the **DASH** diet, visit BlueNet at www.azblue.com and click on the Interactive Health Guides link under Health Resources.

WORKOUTS THAT BEAT THE HEAT!

Summertime is the perfect time to get started on the road to a healthier lifestyle. Evening exercise is popular this time of year. It can include a brisk walk or bike ride among the pines or team sports like soccer and volleyball. No matter what activity you choose, be sure to dress appropriately. Wear light-colored clothing and reflective elements if you'll be close to the road. A flashlight might not be a bad idea in case you end up in poorly lit areas.

Don't forget to bring along plenty of water. Staying hydrated during periods of activity will help you get the most out of your workout. You should drink at least two cups of water before your workout and continue every 15 minutes. Sometimes your body can benefit from sports drinks that have two very important ingredients – electrolytes to keep you hydrated and carbohydrates for an extra boost of energy. You lose both of these through sweat during intense workouts that last several hours.

And remember, beginning an exercise program should also include a conversation with your doctor. It's important to assess your current physical condition, and your physician should share any limitations or concerns regarding the type and duration of your exercise regimen.

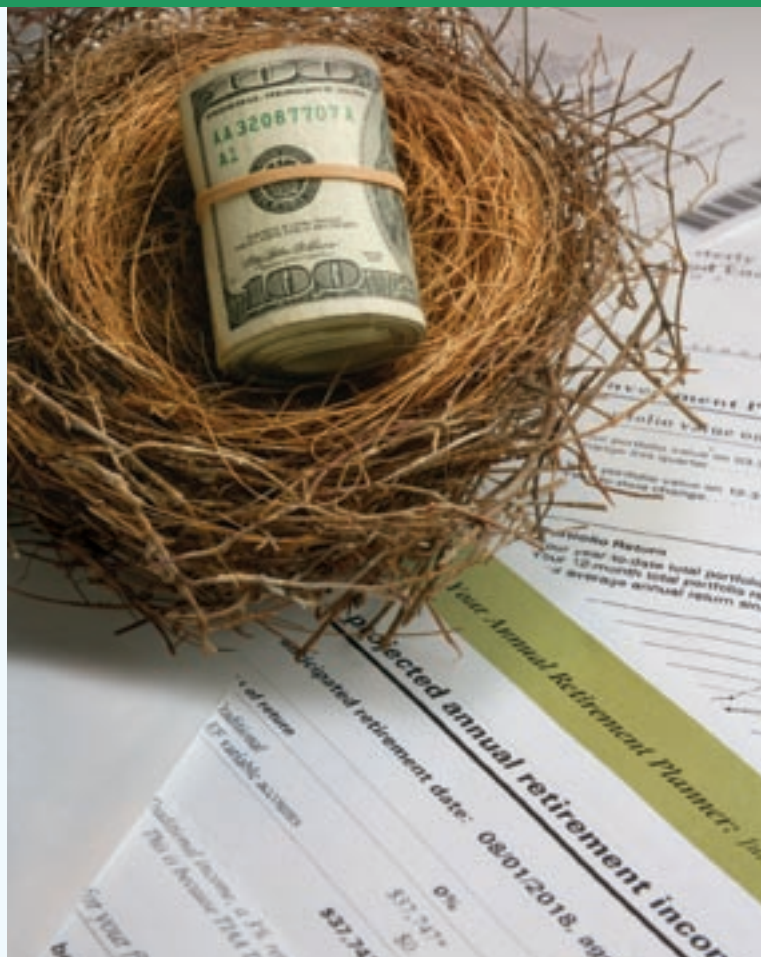
We've added a new link on the NAPEBT website that lets you connect to your retirement system online. You'll find it on your organization's home page. When you visit the retirement website, you'll find the most current information about your retirement benefits, including account information, legislative updates, forms, and benefits.

What's in your retirement future?

Many experts agree that you'll need at least 75% of your income today to maintain your current lifestyle when you retire. The key to having a financially secure future is to start planning for it now. It's not enough to just start early. By setting a retirement goal, you can help your money grow so you'll have enough to retire. The following questions are designed to help you determine how much you need to save for retirement.

How much will I have when I retire? In addition to your current assets, you should have a retirement plan account or tax-deferred investments like IRAs.

What will my retirement income be? To determine your retirement income, you can use the investment calculators on the website, or add up the future value of all of your assets, including Social Security benefits. Then you can estimate an annual retirement income based on the amount of money you intend to live on each year.



For more information, visit www.napebt.com and click on the retirement link from your organization's home page.

Will I have enough to maintain my chosen lifestyle? The standard of living you'll be able to maintain will depend on your total assets at retirement. Remember, you'll need at least 75% of your current income at retirement, so if you're currently earning \$50,000 per year, you'll need almost \$38,000 to maintain your current standard of living. Of course, the actual amount you'll need will depend on your financial situation at retirement, so you should consider if long-term debts such as mortgage loans and credit card debt will be paid off before you retire.

Reaching your retirement goal will also depend on the level of investment risk you're willing to take, combined with the number of years you have to save, and how much you're willing to set aside. The sooner you start, the more you'll be able to increase your return at retirement. Determining your risk tolerance will help you select investments that better fit your needs.

Monitor your investments on a regular basis to make sure they are still meeting your goals, and most of all, keep a diversified investment portfolio that can better withstand the ups and downs of market performance.

By simple planning, investing, and regular management today, you can achieve your retirement goal for the future. For more information, visit www.napebt.com and click on the retirement link from your organization's home page.

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IMPORTANT CONTACT INFORMATION

You can find the most current benefits information at www.napebt.com, or by contacting your Human Resources Department. Call these experts:

Coconino County: Heather Hansen 779-6810

The City of Flagstaff: Debbie Gangloff 779-7698

Flagstaff Housing Authority: Deborah Beals 526-0002

Coconino Community College: Elizabeth Jennings 226-4268

Flagstaff Unified School District: Carrie Cromer 527-6071

NAIPTA: Judy Jones 679-8920

CCRASD#99: Tina Wells 779-6592

BlueCross BlueShield of Arizona: Customer Service 928-526-0232 or 1-800-423-6484

This newsletter highlights certain benefits of the Northern Arizona Public Employees Benefit Trust. The official Plan Documents contain the rules of the Plan. If there is a discrepancy between the information in this newsletter and the Plan Documents, the Plan Documents will govern.