



NAPEBT News

Your Benefits Connection

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WHAT'S INSIDE

Welcome to this issue of *NAPEBT News – Your Benefits Connection*. NAPEBT continues to have the health of our employees and family members as our Number One priority.

Fall in Northern Arizona signals cooler weather and changing seasons. This newsletter will cover a variety of topics to help you and your family transition from summer fun to gearing up for back-to-school and the holidays. We'll also highlight some of the wellness benefits available to you and the importance of taking good care of yourself.

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

HEALTH SCREENINGS – AN OUNCE OF PREVENTION

Summer is over and that usually signals an increased focus on things to do before the end of the year. If you've got school-age children you may need to set up appointments for sports physicals and immunizations, but you should also consider the last time you saw the dentist, had your vision checked, or had a physical or a well exam, and possibly schedule one for yourself too.

Health Screenings are an important step in taking control over your own health. When you take action to monitor the top five health risks, you are promoting a lifetime of good health. The old adage that an ounce of prevention is worth a pound of cure tells us that using a little foresight and precaution to detect the possibility of the onset of serious illness is far better than waiting until the treatment is longer, harder or simply too late.

NAPEBT offers several ways that you can keep a watchful eye on your health. Once again we are going to offer SMAC 30 tests in the fall. This is a quick and easy way to monitor many of the top five health risk factors such as high blood pressure or cholesterol, obesity, stress, smoking, and lack of exercise. Employees and their families, as well as NAPEBT retirees are encouraged to participate. Visit www.napebt.com for more information, or contact your HR department.

You can also take advantage of the wellness benefits that are part of the medical plan to have an annual well exam and physical. Your doctor can evaluate your test results and give you information on how to maintain optimal health. Early detection is key to proactive therapy and treatment. Often simple lifestyle changes can impact your overall health and may even avert possible medical treatments in the future.

Having a good medical plan is an important benefit for you and your family, but when you maintain a healthy lifestyle and monitor your own personal risk factors, you can reduce your likelihood of serious illness or disease, as well as save on out-of-pocket medical costs. Now that's an ounce of prevention that would be worth a pound of cure for each of us!



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MOM MOBILE ON THE GO

BlueCross BlueShield of Arizona (BCBSAZ) sponsors the Mobile Onsite Mammography (MOM) that offers mammograms to eligible participants at their workplace.

If detected early, the five-year survival rate for breast cancer exceeds 95%. Mammograms, combined with monthly self-checks are among the best early detection methods. One woman in eight either has or will develop breast cancer in her lifetime, yet 13 million U.S. women 40 years of age or older have never had a mammogram. In addition, this year, 1,600 men will be diagnosed with breast cancer. Watch for more details about the MOM Mobile and when it will be in your area, or log on to www.napebt.com for updated information.

BREAST CANCER MYTHS

MYTH: *Finding a lump in your breast means you have breast cancer.*

TRUTH: Eight out of ten lumps are benign, or not cancerous. If you discover a persistent lump in your breast or any changes in breast tissue, it is very important that you see your doctor as soon as possible. Sometimes women avoid early action because they fear what they might find. You can take charge of your own health with monthly self-exams, regular visits to the doctor, and regularly scheduled mammograms.

MYTH: *Men do not get breast cancer.*

TRUTH: This year 211,000 women will be diagnosed with breast cancer and 43,300 will die; however, 1,600 men will be diagnosed with breast cancer and 400 will die. While the percentage of men who are diagnosed with breast cancer is small, men should also give themselves monthly exams and note changes to their physicians.

Not all fat is created equal.

The difference between trans fat, polyunsaturated and saturated fat may leave you wondering what's safe to eat! You don't have to give up all fat to be healthy, but knowing which fats to avoid can help lower cholesterol levels and still leave you feeling satisfied.

The number one villain is saturated fat. You'll find it in animal products such as meat, butter, cheese and other dairy products, as well as eggs and seafood. Plant products that are also high in saturated fat include coconut and palm oils.

Trans fats are formed during the process of hydrogenation, when making margarine, shortening and cooking oils. Partially hydrogenated vegetable oils provide about three-fourths of

the trans fatty acids in our diet. Prepared foods are more likely to have higher trans fats than a meal you'd prepare at home. A typical burger at a fast food restaurant may have more than 30 grams of saturated fat. That's 60% of the recommended amount in a 2,000 calorie/day diet. If you make the same burger at home with 85% lean ground beef, you can take away almost $\frac{2}{3}$ of the fat.

Monounsaturated fats such as nut, canola and olive oils lower total cholesterol and LDL cholesterol (the bad cholesterol) while increasing the HDL cholesterol (the good cholesterol).

Polyunsaturated fats found in seafood like salmon and fish oil, as well as corn, soy, safflower and sunflower oils also lower total cholesterol and LDL cholesterol. You'll find omega 3 fatty acids in this group.

To help reduce your intake of villainous fats, avoid using cooking oils that are high in saturated fats and/or trans fats. Instead, use oils that are low in saturated fats and high in mono- and polyunsaturated fats. Trim visible fat and skin from meat products, and consider using lower-fat dairy products such as 1% or skim milk instead of whole milk.

By minimizing the use of commercially packaged foods, which are high in trans fats and reading the labels to look for trans-fat free alternatives, you can find healthier alternatives that are both nutritious and delicious. For more nutritional information visit www.calorie-count.com.



Now that school has started, we're back to lunch-time struggles of finding healthy, appetizing and safe foods to pack in your child's lunch box.

School lunches don't have to consist of peanut butter and jelly sandwiches – with a small amount of effort and a little creativity there are some healthy and fun options. Get your kids involved with the menu to help them understand the importance of nutritious eating. Some of our favorites include pita pockets, fruit or veggie sandwiches and mini pizzas. Combined with sides such as sesame or carrot sticks, celery with peanut butter and fresh fruit and you've got a lunch they're sure to eat!

EYE ON WELLNESS: BACK-TO-SCHOOL IMMUNIZATIONS

As a parent, you want your children to be happy and healthy. Before you send them off to school this year, you need to make sure they've had the proper vaccinations to protect them from disease. Arizona state law requires that all students attending public, private, or charter schools (kindergarten through grade 12) be vaccinated against polio; diphtheria, tetanus and pertussis; measles, mumps and rubella; hepatitis B; and chickenpox.

If your child is attending a college or university and plans to live in the dormitories, they should also be vaccinated against meningococcal meningitis. Immunization can prevent up to 80 percent of this rare but potentially fatal infection. Protection lasts three to five years, the average length of time most students are away at college.

Hawaiian Pizza Pockets

INGREDIENTS

- 2 tbsp. barbeque sauce
- 2 tbsp. mayonnaise
- $\frac{1}{4}$ tsp. garlic powder
- 4 pita bread pockets
- 1 can sliced pineapple, drained and cut into halves
- 24 small pepperoni slices
- 1 $\frac{1}{3}$ cups grated mozzarella cheese

DIRECTIONS

Combine barbeque sauce, mayonnaise and garlic powder in a small bowl. Spread on top of each pita pocket as evenly as possible. Stuff with pineapple, pepperoni and cheese. Line a baking sheet with parchment paper. Bake at 350° for 15 minutes. Let cool and wrap in waxed paper.

Strawberry Sandwiches

INGREDIENTS

- $\frac{1}{2}$ cup cream cheese, softened
- 2 tbsp. powdered sugar
- 1 tsp. dried mint leaves
- $\frac{1}{2}$ cup strawberries, washed and sliced thinly
- 8 slices of whole grain bread

DIRECTIONS

Combine cream cheese, powdered sugar and mint into a small bowl and mix well. Spread onto one side of each bread slice. Top with a good layer of strawberries and cover.

Recipes by Amy Hoge, owner of Your Culinary Companion. © Copyrighted material printed with permission from Raising Arizona Kids magazine. www.raisingarizonakids.com

Living a healthy lifestyle includes managing your stress and achieving balance between your own needs and the needs of others. By setting priorities and delegating tasks, you may find that your days become more productive and less stressful. Take a few minutes to write down your most daunting tasks, then come up with ways to reduce your stress. The tips below may also help:

Too much on your plate?

Delegate: Delegate chores to other family members. Ask your spouse to taxi the kids one day a week.

Write it Down: Create a work schedule and prioritize your daily tasks.

Let Others Take The Lead: Ask others to follow up with you, so you don't have to remember to initiate the contact.

Stay Focused: Getting distracted and changing course in the middle of something might prevent you from finishing the task at hand.



Nourish yourself from within.

Learn to Relax: While stress happens, relaxation must be learned. Take 20 minutes out of your busy day to relax. Practice deep breathing, take a walk, read, close your eyes and visualize a calm scene, or simply write down your thoughts and feelings in a journal.

Eat Wisely: Don't eat on the run. If you don't have much time, try to sit and just eat. Resist the urge to watch TV, read or work on the computer.

Listen to Your Body: Allow yourself time to digest a meal. It takes about 20 minutes for your brain to say you have eaten enough. Take note of the foods you enjoy and when you're satisfied.

We Can Help!

When life gets a little overwhelming, Budyne is just a phone call away. If you have chosen the PPO Base or Buy-Up medical plan option, you can call **1-800-224-2125** 24-hours a day, 7 days a week. Confidential counselors are available to help you create more effective strategies for meeting life's challenges. If you find yourself wanting to change the way you deal with one of life's challenges, Budyne can help you become a better problem solver through confidential brief, problem focused counseling so that you can move ahead with your life and be better prepared for future challenges.

Depression and Anxiety are common challenges that can be effectively treated with brief therapy and medication as required.

Marital and Family Problems are challenges faced by families who are pressured to get more done in less time. Our clinicians work with you, your spouse and/or your family to assist you to improve the way you manage your marital/family issues, communication, and time management.

Attention Deficit Disorder (ADD) can be a challenge for children and adults. Qualified staff members can help you understand ADD and how it affects you and/or your child. They can even assist with assessment, diagnosis and treatment.

Addictions, including drug and alcohol, are major challenges that can be treated in outpatient programs. Family involvement is welcomed and your active participation is essential for achieving success with the challenge of an addiction.

Stress is a common occurrence for all of us. Your clinician will help you find ways to improve the way you manage your daily stress.

Chronic Medical Problems can challenge your coping strategies in an unrelenting way. Budyne can work with you, your healthcare provider, and your family to collaborate and coordinate medical and behavioral health care services to improve the way you manage your chronic illness.

Achieving balance between our work and personal life is something we all could benefit from. To find out more, call Budyne at 1-800-224-2125 for a referral and preauthorization to a Budyne contracted provider in your area.

ON-LINE UPDATE

If you haven't checked out www.napebt.com, now is your opportunity to find the latest information on your company benefits. We've made some changes that we think you'll appreciate. Now you can go to your employer's page and click on the Forms Library link to find many of the forms you may need in one easy place.

From the main page, you can also click on Important NAPEBT Information and Documents, where you will find copies of the previous NAPEBT NEWS and other important information about your benefits.

You'll also see a new retirement page with links to the Arizona State Retirement System (ASRS) and Public Safety Personnel Retirement System (PSPRS) websites, where you'll find more information on your retirement benefits.



FALL WORKOUTS THAT CAN'T BE BEAT!

Autumn is a great time to get started on the road to a healthier lifestyle. Outdoor exercise is popular this time of year. It can include a brisk walk or hike among the changing aspen trees, or team sports like basketball and volleyball. No matter what activity you choose, be sure to dress appropriately and always carry plenty of water. Staying hydrated during periods of activity will help you get the most out of your work out. You should drink at least two cups of water before your workout and continue every 15 minutes.

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.

IT'S NEVER TOO LATE TO QUIT

Quitting smoking can reduce your risk for heart disease, stroke, osteoporosis, lung disease, infertility, cancer and early aging. If you've been a long time smoker, or just recently started to light-up, it's not too late to feel the benefits of quitting.

20 minutes after quitting – Your blood pressure drops back to normal.

8 hours after quitting – The carbon monoxide in your blood drops to normal.

24 hours after quitting – Your chance of having a heart attack goes down.

2 days after quitting – You can taste and smell things better.

2 weeks to 3 months after quitting – You have better circulation and your lungs work better.

1 to 9 months after quitting – Coughing, sinus congestion, fatigue, and shortness of breath decrease.

1 year after quitting – You reduce your risk for heart disease by one half.

5 to 15 years after quitting – Your risk of having a stroke is the same as someone who never smoked.

10 years after quitting – Your risk of lung cancer is nearly the same as someone who never smoked.

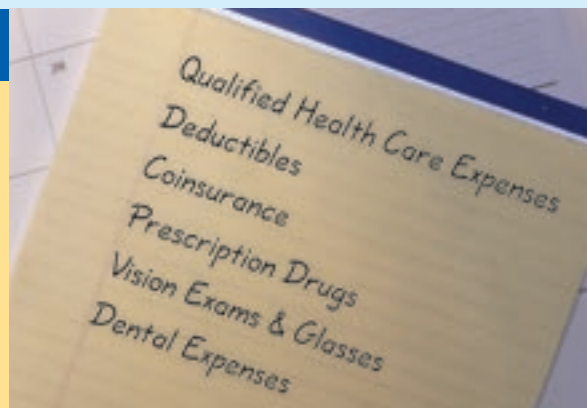
Quitting tobacco is not easy, but it can be done. NAPEBT offers tools to help you quit, with free information online on the BCBSAZ website. You can also get support by phone at the Arizona Smoker's Helpline at 1-800-556-6222. Or sign up for FREE Freshstart classes offered by the Coconino County Health Department. These quit smoking/spit tobacco support groups meet once a week for 6 weeks starting September 18, or October 30. Classes begin at 6:00 p.m., and advance registration is required. Call 928-522-7882 or 928-522-7832 to reserve your spot and get started on a healthier smoke-free life.



**Call 928-522-7882 or 928-522-7832
to get started on a healthier smoke-free life.**

FALL ENROLLMENT – YOUR OPPORTUNITY TO MAKE A CHANGE

If you are enrolled in the HDHP Saver PPO with a Health Savings Account (HSA), twice a year you will have an opportunity to change your HSA contribution. You can increase, decrease or discontinue your contributions into the account. The maximum contributions for 2008 have increased to \$2,900 for individual coverage and \$5,800 for family coverage. The enrollment period is from December 3 – 14. You will need to submit an enrollment change form to your HR Department before the enrollment deadline, or you will have to wait until the next open enrollment to make any changes. For more information contact your HR Representative.



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.