

# F O R Y O U R Benefit



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## Ring in the new year, then schedule your annual mammogram screening

**W**ith a new year fast approaching, the Benefits Fund would like to encourage all of our participating RNs to start 2014 off by scheduling your annual mammogram screening (especially important for those who have historically pushed off receiving the test). Time after time, studies have proven that mammograms are one of the best ways to detect breast cancer in its early stages.

The numbers are frightening. Accounting for nearly one in three cancers diagnosed in women, breast cancer is the second most common cancer for women, after skin cancer, reports the American Cancer Society. By the end of this year, more than 230,000 women will be diagnosed with breast cancer and nearly 40,000 will die of the disease. On the good news side, if we can call it that, a new report from the organization finds that death rates from breast cancer in the U.S. have actually dropped 34 percent since 1990.

At the Benefits Fund, we understand that today's RNs are busier than ever balancing an often stressful work and family life. But as you well know, the procedure takes just a few minutes of your time. Plus, with your Oxford Health Plan coverage, you don't need to obtain a referral to receive this service and it costs you absolutely nothing when received in-network. (Out-of-network, mammograms are covered at 70 percent of the usual, customary, and reasonable charge, after deductible.)

Remember, having regular mammograms may be one of the most important things you can do for yourself and for those you love during the next year. If you're unsure whether it's time for your regular mammogram, talk to your doctor as soon as possible.

### Current recommendations

The American Cancer Society recommendations for early breast cancer detection include:

#### Women in their 20s and 30s

- Clinical breast exam as part of a periodic health exam at least every three years.
- Breast self-exam starting in the 20s to determine any breast changes simply by looking at and feeling the breasts.

#### Women in their 40s and beyond

- Screening mammogram every year after age 40. There is no fixed age at which women should stop getting mammograms. Mammograms for older women should be based on the woman's health and whether or not she has developed other serious illnesses.
- Clinical breast exams by a health professional every year after age 40.

### Risk factors

According to the National Cancer Institute, the risk of breast cancer increases gradually as a woman ages. Research has shown that the following factors increase a woman's chance of developing the disease:

- Personal history of breast cancer;
- Family history of breast cancer;
- Certain breast changes upon biopsy, including atypical hyperplasia or lobular carcinoma in situ;
- Long-term use of menopausal hormone therapy;
- Reproductive and menstrual history (women who started their periods before age 12 or went through menopause after age 55 are at an increased risk);
- No full-term pregnancies or first full-term pregnancy after age 30;
- High breast density;
- Body weight (women who are overweight or obese after

menopause are at higher risk);

- Low physical activity level;
- High alcohol consumption;
- Genetic changes (specific alterations in certain genes [BRCA1, BRCA2, and others] increase the risk of breast cancer).

In addition, white women have been found to get breast cancer at a higher rate than black women, according to the American Cancer Society. But, black women are more likely to get this cancer before they're 40, and are more likely to die of the disease at any age. Asian and Pacific Islander women have the lowest incidence and death rates, reports the ACS.

### Prevention measures

While it's impossible to change your predisposition to some of the above risk factors, such as ethnicity, reproductive and menstrual history, genetic make-up, and family history, you can help to reduce your risk of developing breast cancer by adapting the following healthy habits, if you're not already doing so:

- **Control your weight.** Being overweight or obese increases your risk of breast cancer and is especially true if obesity develops later in life, particularly after menopause, according to the Mayo Clinic. Losing even a small amount of weight can have major health benefits.

- **Be physically active.** Regular physical activity can help to maintain a healthy weight, in turn, decreasing your breast cancer risk. The ACS reports women who get regular physical activity have a 10 percent to 20 percent lower risk of getting breast cancer than women who don't exercise.

- **Don't smoke.** A recent study by the American Cancer Society found that current smokers had a 12 percent higher risk of breast cancer, compared to women who had never lit up a cigarette. In addition, mounting research suggests a link between smoking and breast cancer in premenopausal women. The risk also may be greater for women who began their smoking habit prior to having their first child.

- **Limit alcohol.** The more alcohol you drink, the greater your risk of developing breast cancer. Studies have shown that drinking alcohol increases the risk of breast cancer by approximately 7 percent to 12 percent for each serving of alcohol per day. Therefore, it is recommended that women limit alcohol to no more than one drink a day.

- **Breast-feed.** Research has found that breast-feeding may play a part in breast cancer prevention. And the longer a woman breast-feeds her newborn, the greater this protective effect.

- **Know your family history of breast cancer.** If you have a mother, father, sister, brother, son, or daughter with breast cancer, talk with your doctor about your risk of getting breast cancer and how you can lower this risk.

While it's important for maintaining a healthy body, sticking to a low-fat diet full of fruits, vegetables, and lean proteins hasn't been proven to protect against breast cancer. In addition, contrary to some older studies that suggested birth control pills slightly increased the risk of breast cancer, particularly in younger women, current research doesn't support this increase in risk, reports the Mayo Clinic.

### What is the average risk?

Age is the most important risk factor for breast cancer. The older you get, the greater your chance of getting breast cancer.

- By age 40, the risk is 1 in 233;
- By age 50, the risk is 1 in 69;
- By age 60, the risk is 1 in 38;
- By age 70, the risk is 1 in 27. **FYB**

Source: Oxford Health Plans

## Adult smoking rate continues to fall

Fewer American adults are lighting up than ever before, according to a new government health survey of approximately 35,000 adults. In 2012, 18 percent of adults considered themselves smokers. This continues the trend of falling smoking rates across the nation over the past several decades.

After declining for many years, the nation's smoking rate seemed to stall at 20 percent to 21 percent for seven years between 2003 and 2010, reports the U.S. Centers for Disease Control and Prevention in the most recent study released this summer. The rate finally dipped again in 2011 to 19 percent.

The oldest Americans seemed to smoke the least, the study found. The smoking rate for adults age 65 and older was reported at just 9 percent, but climbed to 20 percent for younger adults. The CDC report also indicated more men (22 percent) than women (17 percent) were currently smokers.

Current smokers were individuals identified as smoking more than 100 cigarettes in their lifetime and now smoke every day or some days.

Health officials theorize the latest fall in smoking rates may be due to an extensive and graphic anti-smoking advertising campaign conducted by the CDC last year, which prompted a reported increase of 200,000 calls to smoking quitlines. More ads were released earlier this year.

## High-carb diet may lead to cognitive decline

A recent study by the Mayo Clinic has found that too much of a good thing (sugar), which acts as the main power source for the brain, may not be such a good thing after all. The study, published in the *Journal of Alzheimer's Disease*, found that older adults who consumed high-carbohydrate diets, including high amounts of sugar (glucose), were almost twice as likely to develop mild cognitive impairment as adults who ate diets better balanced with fats and protein.

Mild cognitive impairment is a risk factor for more advanced forms of dementia, such as Alzheimer's, reports the Mayo Clinic. More than 900 adults age 70 and older were tracked for this study over a four year period. They were determined to be cognitively normal at the start of the study.

After four years, 200 of these participants developed mild cognitive impairment or some type of dementia. According to the Mayo Clinic, participants who consumed 58 percent or more of their daily calories as carbs were 1.9 percent more likely to develop cognitive problems than those who consumed less than 47 percent of their daily calories as carbs.

## Protect your eyes when wearing contacts



Over the past two decades, improvements to contact lenses have made them a life-changer for millions of individuals who require corrective lenses to improve their eye sight but want an alternative to traditional eyeglasses. Contacts help correct a variety of vision disorders, including nearsightedness, farsightedness, and astigmatism, and can be worn by individuals who need bifocals and those who've had surgery for cataracts.

### Why contact lenses?

Contacts are often chosen over eyeglasses for aesthetic or cosmetics reasons by people who don't like the look of wearing frames or those who want to change the appearance of their eyes.

In addition, when compared with eye glasses, contact lenses typically provide better peripheral vision and don't collect moisture such as rain, snow, condensation, or sweat. They're particularly ideal for people who live an active lifestyle, including playing sports, swimming, and other outdoor activities. Contact lens wearers also can wear sunglasses, ski or work safety goggles, and other eyewear without having to fit them with prescription lenses or worry about compatibility with glasses.

### Safety

There are some disadvantages to wearing contacts, however, including developing an eye infec-

tion (such as pink eye), corneal abrasion, dry eyes, an allergic reaction to contact lens solution, or eye inflammation/irritation.

To protect your eyes and reduce your chances of infection when wearing contact lenses:

- Always wash your hands before handling your lenses to prevent contamination;
- Avoid using moisturizing soaps that may leave a residue on the lens, which can build up and lead to an infection;
- Rinse the lens case daily with hot water;
- Never reuse any cleaning solution. Discard all of the used solution after each use and add fresh solution to the lens case;
- Replace your contact lens case every month, even if it appears fine;
- Avoid using non-sterile water or a homemade saline solution on your lenses and never put your lenses in your mouth – remember, saliva isn't sterile.

*Benefits Fund participants have coverage through Davis Vision for an initial supply of disposable/planned replacement contact lenses, as well as a care kit for proper cleaning and sterilization, once every two years. In-network, you'll pay a \$45 copayment for the disposable/planned replacement lenses. There also is a \$10 copayment for the associated eye exam. If received from an out-of-network provider, an eye exam and contact lenses are covered up to \$75 every two years. Hard, gas permeable, and replacement lenses aren't covered. FVB*

## NYSNA Benefits Fund Notice of Privacy Practices

This notice describes how medical information about you may be used and disclosed and how you can get access to this information effective Sept. 23, 2013. Please review it carefully.

### Your Rights

You have the right to:

Get a copy of your health and claims records

- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

### Your Choices

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services and sell your information

### Our Uses and Disclosures

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

### Your Rights

**When it comes to your health information, you have certain rights.** This section explains your rights and some of our responsibilities to help you.

#### Get a copy of health and claims records

You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.

We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

#### Ask us to correct health and claims records

You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.

We may say "no" to your request, but we'll tell you why in writing within 60 days. Request confidential communications

You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.

We will consider all reasonable requests, and must say "yes" if you tell us you would be in danger if we do not.

#### Ask us to limit what we use or share

You can ask us not to use or share certain health information for treatment, payment, or our operations.

We are not required to agree to your request, and we may say "no" if it would affect your care.

#### Get a list of those with whom we've shared information

You can ask for a list (accounting) of the times we've shared your health information for six years prior to the date you ask, who we shared it with, and why.

We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We'll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

### Get a copy of this privacy notice

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

### Choose someone to act for you

If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.

We will make sure the person has this authority and can act for you before we take any action.

### File a complaint if you feel your rights are violated

You can complain if you feel we have violated your rights by contacting us using the information on Page 1.

You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling (877) 696-6775, or visiting [www.hhs.gov/ocr/privacy/hipaa/complaints/](http://www.hhs.gov/ocr/privacy/hipaa/complaints/).

We will not retaliate against you for filing a complaint.

### Your Choices

**For certain health information, you can tell us your choices about what we share.**

If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

•Share information with your family, close friends, or others involved in payment for your care

•Share information in a disaster relief situation

*If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.*

In these cases we never share your information unless you give us written permission:

- Marketing purposes
- Sale of your information

### Our Uses and Disclosures

#### How do we typically use or share your health information?

We typically use or share your health information in the following ways.

#### Help manage the health care treatment you receive

We can use your health information and share it with professionals who are treating you.

#### Run our organization

We can use and disclose your information to run our organization and contact you when necessary.

We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage.

*Example: We use health information about you to develop better services for you.*

#### Pay for your health services

We can use and disclose your health information as we pay for your health services.

#### Administer your plan

We may use or disclose your health information for the administration of the Fund as necessary to provide coverage and service to all participants.

*Example: We may use your health information for general administrative activities such as customer service and the resolution of internal grievances.*

#### How else can we use or share your health information?

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these

purposes. For more information see: [www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html).

### Help with public health and safety issues

We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

### Do research

We can use or share your information for health research.

### Comply with the law

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

### Respond to organ and tissue donation requests and work with a medical examiner or funeral director

We can share health information about you with organ procurement organizations.

We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

### Address workers' compensation, law enforcement, and other government requests

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

### Respond to lawsuits and legal actions

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

### Our Responsibilities

We are required by law to maintain the privacy and security of your protected health information.

We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.

We must follow the duties and privacy practices described in this notice and give you a copy of it.

We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: [www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html).

### Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our web site, and we will mail a copy to you.

### Other Instructions for Notice

This notice is effective Sept. 23, 2013.

The Benefits Fund has designated Linda M. Whelton, Benefits Department Manager, as its contact person for all issues regarding participant privacy and you privacy rights. You may contact Ms. Whelton by letter at PO Box 12430, Albany, NY 12212-2430, or by toll-free phone at (877) RN BENEFITS [762-3633].

## Help your heart by volunteering

We all feel a sense of well-being when we spend time volunteering for a cause we strongly believe in. Now, new research has shown that volunteering may actually help to protect the health of your heart and increase its longevity. It's a win-win situation – by doing good for others, you're also doing good for yourself.

A recent study conducted by Carnegie Mellon University and published in June in the *American Psychological Association's Psychology and Aging* journal showed that volunteering for at least 200 hours per year (an average of four hours a week) significantly lowers blood pressure in older adults. Researchers found that the adults, between the ages of 51 and 91 from across the U.S., decreased their risk for hypertension by 40 percent after their volunteer work. All participants had normal blood pressure levels at the start of the study.

Another 2013 study from the University of British Columbia discovered that adolescents who volunteered their time for just one hour per week had healthier hearts due to a reduction in body mass index, inflammation, and cholesterol levels, compared to individuals who didn't do volunteer work.

In both cases, researchers believe that participation in the volunteer activities fosters a social connection for the participants that they might not have acquired otherwise. In the UBC study, adolescent volunteers who reported the greatest increases in empathy, altruistic behavior, and mental health were the ones who saw the greatest improvements in cardiovascular health, according to Hannah Schreier, who helped conduct the study.

## Did you know?

- 15 percent of adults in the United States don't wear a seat belt every time they drive or ride in a motor vehicle (*Source: U.S. Centers for Disease Control and Prevention*)
- 51 percent of Americans age 18 and older don't floss their teeth at least once a day (*Source: American Dental Association*)

## The Fund office will be closed on Christmas Day and New Year's Day.

## Look for your new NYSNA Benefits Fund Summary Plan Description coming soon to your mailbox

The Fund office staff has spent the better part of 2013 compiling the latest comprehensive information about your benefits in a brand-new Summary Plan Description.

The book contains everything you need to know about your medical insurance through Oxford, prescription drug coverage through OptumRx, dental care through Aetna, and vision care through Davis, in addition to life, disability and AD&D insurances.

It includes a detailed Summary of Benefits that should help you find coverage at a glance. Easily read callouts are designed to help guide you to important and frequently used information.

A copy of the SPD also will be available on our Web site, [rnbenefits.org](http://rnbenefits.org).

*For Your Benefit* is published six times each year as a service to participants in the New York State Nurses Association Benefits Fund. The information in this newsletter is not intended to be complete plan information, and is not a substitute for the Summary Plan Description. Please address questions regarding this newsletter to the Communications Department.

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**[www.rnbenefits.org](http://www.rnbenefits.org)**

**If you'll be changing your address, please notify us so you won't miss the next issue of For Your Benefit.**

## Fitness and weight loss

In addition to a wide variety of exceptional medical benefits available through Oxford Health Plan, Benefits Fund participants also can enjoy added discounts and services to help you get fit, lose weight, and live healthy.

### Gym reimbursement program

With Oxford's Gym Reimbursement program, Benefits Fund RNs can receive reimbursement for working out at the gym an average of two to three times per week. This reimbursement program is available for subscribers and covered spouses only. Participants must join a gym and/or fitness program that promotes cardiovascular wellness (participation in country clubs, weight loss clinics, spas, or sports clubs isn't eligible).

Fund RNs can receive up to a \$200 reimbursement per six-month period, while covered spouses can receive up to \$100 per six-month period. In order to receive reimbursement, participants must visit the gym a minimum of 50 times in the six-month time frame. For additional information on Oxford's Gym Reimbursement program, including instructions and links to necessary forms, please visit the Fund's Web site at [www.rnbenefits.org](http://www.rnbenefits.org) and click on "Valuable Extras" under the Benefits Fund menu heading. Or, you may contact a participant service representative by calling (877) RN BENEFITS [762-3633].

### Discounted products and services

Oxford's Healthy Bonus® program offers access to discounts and special offers on products and services that can help you make an investment in your good health. To read more, go to [www.oxfordhealth.com](http://www.oxfordhealth.com) and click the Healthy Bonus Member Discounts link on the "Tools & Resources" page.

### Fitness program discounts

#### Curves®

Oxford's Healthy Bonus Member Discounts allows Fund participants to sign up for a Curves fitness membership with just a \$29 initial service fee (regular membership fees apply). This offer is for new members only and is valid on one-year memberships. To locate your nearest participating Curves club location call (800) Curves30 or visit [www.curves.com](http://www.curves.com).

#### Modern Martial Arts New York

Have you been looking to pump up your current exercise workout with some kickboxing? Here's your opportunity. Modern Martial Arts schools teach students everything from kickboxing basics to the finer details of the sport

in a friendly, positive environment. Benefits Fund participants can enjoy one month of unlimited kickboxing classes and an official Modern Martial Arts uniform for \$79 (new members only).

There are currently four Manhattan locations, plus a school in Westchester. For locations, go to [www.mmanewyorkcity.com](http://www.mmanewyorkcity.com). To take advantage of this offer through Oxford's Healthy Bonus Discounts, call (212) 772-3700, visit [www.4blackbelt.com](http://www.4blackbelt.com), or e-mail [tkd@4blackbelt.com](mailto:tkd@4blackbelt.com).

### Weight loss programs

#### Living Lean, LLC

Living Lean, LLC is a Connecticut-based four-month healthy eating plan designed to help participants lose fat and keep it off through changes in dietary habits. The program also specializes in developing nutritional plans for conditions such as diabetes, hypertension, and high cholesterol.

Members receive a customized meal plan and support materials. Progress also will be tracked by a counselor every few weeks for a total of four months. Through Oxford's Healthy Bonus Member Discounts program, Fund participants can get 15 percent off the price of an initial four-month membership. To redeem this discount, go to [www.robnevinlivinglean.com](http://www.robnevinlivinglean.com) and enter the promotional code OX0903.

#### Curves Complete

The Curves Complete plan combines exercise, a meal plan, and coaching in order to help increase metabolism, protect muscle and bone density, and burn more fat than dieting alone. Fund RNs can participate in this program for just \$12.95 per week for three months at participating locations. Call (800) Curves30 or visit [www.curves.com](http://www.curves.com) for locations and more information.

#### Center for Medical Weight Loss

The Center for Medical Weight Loss is a non-surgical, physician-directed weight loss plan personalized and tailored to each participant based on his or her medical history and lifestyle. NYSNA Benefits Fund participants can receive one free week when you purchase a six-week CMWL plan. Find more details at <http://go.centerformedicalweightloss.com/oxfordhealthybonus>. **FYB**

*\*All Oxford Healthy Bonus member discounts are subject to change.*

