



Connection

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Los Angeles County Fire Fighters Local 1014 Medical Plan and Trust

Local 1014's Medical Plan: Your Best Choice for 2004!

The Local 1014 Medical Plan offers you comprehensive coverage, freedom of choice, peace of mind, and *value*. And, when you call the Local 1014 Medical Plan office, you and your family will receive priority treatment. Our caring, competent staff is here to help in any way they can. Here are 10 great reasons to enroll in our plan during the County's *Choices* open enrollment:

1. **Generous coverage** - Our plan is a fee-for-service plan with a PPO option that covers most services at 80% (after deductible) up to \$5,000, and 100% thereafter.
2. **Freedom of choice** - You may go to *any* licensed doctor in the world (if they practice medicine per American Medical Association standards).
3. **Retiree coverage** - The Local 1014 Medical Plan is the **ONLY** plan offered through LA County's *Choices* program that covers you (as a retiree) with the same benefits you had before retirement.
4. **Survivor coverage** - Should a member die while covered under our plan, his or her covered spouse and children will continue to be covered under the Local 1014 Medical Plan as long as they are eligible.
5. **Convenience** - Most PPO providers do the paperwork for you.
6. **Increased vision benefit** - Plan members are eligible for up to \$120 each 12-month period for eye exams (no deductible). LASIK and radial keratotomy are also covered (pre-certification required) at 50% up to \$1,000/eye, after deductible.
7. **Increased lifetime maximum benefit** - We increased the lifetime maximum benefit from \$2,000,000 to \$3,000,000 per person!
8. **Affordability** - Although rising health care costs have forced us to raise our annual deductible from \$150 person/\$300 family to \$250/person and \$500/family, our plan continues to


HOW TO ENROLL IN THE LOCAL 1014 MEDICAL PLAN

Fire fighters created our plan. Not the County. Not the government. We take care of our own, and your health and well-being will always be priority with us. No other health care plan can make that statement. Sign up for the Local 1014 Medical Plan during the Los Angeles County *Choices* open enrollment (October 1-31).

FOLLOW THESE STEPS TO ENROLL

- ▼ **Be sure you are a member of Local 1014.**
- ▼ **Complete the County of Los Angeles *Choices* telephone enrollment process BEFORE October 31, 2003.**
- ▼ **After you enroll with the County, CALL LOCAL 1014 for a Local 1014 MEMBERSHIP APPLICATION AND BENEFITS ENROLLMENT form.**
- ▼ **Submit your completed *Local 1014 Membership Application and Benefits Enrollment* form to Local 1014 BEFORE December 31, 2003. Be sure to list your name and the names of all dependents you want to cover. Attach copies of your marriage certificate and children's birth certificates.**

be a better value than the plans offered by the County of Los Angeles.

9. **Lower out-of-pocket maximum** - When you use a PPO provider, our plan pays 100% of all covered expenses after you pay your deductible and only \$1,000 of out-of-pocket costs! Out-of-pocket maximums for the County of Los Angeles' plans start well above Local 1014's maximum and can run into the *thousands* of dollars.
10. **Fertility benefit** - Although many plans do not cover fertility tests, our plan still does. 

Oh, My Aching Joints!



Who is at Risk? Osteoarthritis affects an estimated 20.7 million Americans, mostly after age 45. Women are more commonly affected than men. OA ranges from very mild to severe, and typically affects hands and weight-bearing joints such as knees, hips, feet, and the back.

Osteoarthritis (OS-tee-oh-are-THRY-tis) or “OA” is a degenerative joint disease and one of the oldest and most common types of arthritis. It is characterized by the breakdown of the joint’s cartilage. Cartilage is the part of the joint that cushions the ends of bones. Cartilage breakdown causes bones to rub against each other, causing pain and loss of movement.

What Causes It?

Many factors can cause OA. Although age is a factor, research shows that OA is not an inevitable part of aging. Obesity may lead to osteoarthritis of the knees. People with joint injuries from sports, work-related activity, or accidents might be at an increased risk of developing OA. Genetics also play a role in OA, particularly in the hands.

How is OA Diagnosed?*

Doctors diagnose OA based on a physical exam and history of symptoms. They use X-rays to confirm diagnosis. Most people over 60 reflect the disease on X-ray, and about one-third have actual symptoms.

** Do not self-diagnose or self-treat! Make a date with your doctor for a routine check-up at least once a year and ask for an examination of your joints—from head to toe.*

Arthritis Facts

- OA is responsible for more than seven million doctor visits per year
- Eighty percent of people with OA report some form of limitation in movement or activities
- OA in the knee can be as disabling as any cardiovascular disease except stroke
- Many people who have OA do not know what type of arthritis they have and cannot make informed decisions about their care
- Treatment options vary among the more than 100 forms of arthritis
- Musculoskeletal conditions such as OA cost the U.S. economy nearly \$125 billion 🇺🇸

Source: Arthritis Foundation



Health Hints

Common Headache Triggers

Alcohol. All alcoholic beverages can induce headaches, but red wine and port contain higher levels of headache-triggering chemicals.

Caffeine. Caffeine constricts blood vessels, stimulates the nervous system, and interferes with sleep. Cutting back to less than 100 mg a day—about one cup of strong coffee can help.

Certain foods. Blue cheese, chocolate, MSG, and wheat are common causes of headaches. Eliminate these foods and any other suspects and reintroduce one food at a time over several days to see if it is the culprit.

Conflicting medications. You could get a headache if your body is trying to balance itself after too much or conflicting medication. Have your doctor check your dosages.

Chewing gum. When you chew gum, the repetitive movement of your jaw puts tension on the muscles and joints where your jawbone meets your skull. Eating doesn’t cause the same problem because you rest your joints when you swallow.

(continued on back page)

Local 1014's Rx Benefit: Big Value

When stacked against the competition, our prescription drug coverage wins hands-down. Not only do you enjoy comprehensive benefits, there are no annoying formularies or preferred drug lists to deal with.

Nationally, as prescription drug costs continue to increase at a steady rate of 18-20% per year, other health plans are implementing strict budget control measures. One of these measures, called a "drug formulary," governs what drugs are covered, and requires pharmacies and physicians to call (the plan) and obtain an authorization for prescriptions that are not on the formulary list. This can be a huge hassle.

With Local 1014's medical plan, you get great prescription drug coverage, straightforward copays (*not different levels of copays for preferred vs. non-preferred drugs like some other plans*) and excellent service.

You Choose What's Best for You

Under our plan, you can go to your favorite, local pharmacy and get a 30-day prescription OR a 60-day supply of a prescription maintenance medication. In addition, you can take advantage of our plan's mail order option to obtain a 90-day supply of your prescription maintenance medication.

Personalized, Professional Service

You are top-priority when you call our Member Services department (1-800-660-1014) and you talk with a real person. Not like other plans where you have to slog through frustrating phone trees and put up with rude call representatives.

Our friendly staff is at your service, including a fulltime nurse who handles pre-authorizations for medical and prescription drug claims. Because *we take care of our own*, we will follow through for you and ensure that your questions are answered in a timely and effective manner.

Another big difference between our plan and other health plans is that our *focus is on you...*and providing you with the best benefit coverage possible. We do not exist to meet the interests of drug companies and pharmacy benefit managers (PBMs). This allows us the freedom to be objective in our management of the prescription drug benefit, and all claims and pre-authorization requests.

Also, the Local 1014 Medical Plan supports "evidenced-based medicine." Evidence-based medicine ensures that the best possible medications are used to treat a particular patient. Physicians, pharmacists, and nurses perform reviews for Local 1014 members, and they do not try to "second guess" your physician.

That Said...

Although your pharmacy benefits are managed carefully and conservatively, our own pharmacy benefit costs continue to rise. Why? Because, unlike our competitors, we are supporting a high-quality prescription drug benefit without imposing the strict cost control measures that our competitors are employing. ***This means that we all need to work hard to manage costs. The Trustees are continually researching options, and devote quite a bit of energy to managing the plan.*** You can do your part by becoming as informed as you can about your medical and prescription drug benefit options. (See page 3 of the June 2003 issue of *Connection*.) 🐾

Rx Headline News

The biggest news in the pharmacy world today is not about cutting-edge drugs. It's about brand name drugs going generic. Within the last year, Prozac (depression), Augmentin (antibiotic), and Claritin (antihistamine) have gone generic. Before the end of 2003, Paxil (depression) and Ortho TriCyclen (birth control) will join them. Special biologicals given by injection are not far behind. Epogen and Neupogen (anemia), Avonex (multiple sclerosis) and Intron A (Hepatitis C) will lose their patent protection within the next few years. This means that you will be able to pay less for these medications.



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Household pollution. Be sure that your home has adequate ventilation and doesn't harbor substances like formaldehyde or mold. Formaldehyde can irritate your sinuses and lungs, which can lead to muscle tension...and headaches. Mold can cause a headache if you are allergic to it.

Overly processed food. Magnesium is a mineral that helps regulate blood flow and relax muscles. A mild deficiency can cause headaches in some people. Processing strips magnesium from food. In addition, stress depletes your body's supply of this mineral. Eating a healthier diet can help increase your magnesium level.

Sugar-free foods. Sugar-free yogurts, diet beverages, ice creams, and certain over-the-counter drugs are among the 5,000 products that contain the artificial sweetener aspartame. Research shows that it can irritate nerve endings, increasing muscle tension. In fact, just a sip of diet soda can trigger a headache in aspartame-sensitive people. Read food labels carefully if you think you are aspartame-sensitive.

Consult with your doctor before making any changes in your health habits. 

Source: *Natural Health Magazine, August 2003*

Patient Contact Information			
Who?	Phone		Web Site
Medical benefit	CCN	1-800-226-5116	www.ccnusa.com
Prescription drugs	Medco Health	1-800-711-0917	www.medcohealth.com
Mental health/ substance abuse	MHN	1-800-777-9355	www.mhn.com
Local 1014 Medical Plan	Member Services	1-800-660-1014	www.local1014.org

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