



Connection

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Los Angeles County Fire Fighters Local 1014 Medical Plan and Trust

COMMON COLD or the FLU?

Influenza (“flu”) and a cold are both *respiratory* illnesses caused by viruses. Initial symptoms of the flu and a cold are similar, so it is sometimes difficult to tell which one you have. Your best protection against the flu is an annual flu shot. Although the Plan covers flu shots only under the well-child immunization benefit, many of the national chain pharmacies offer flu shots at reasonable prices. You can decrease your chances of getting a cold by washing your hands frequently and avoiding touching your nose, eyes, and mouth.

Awchooooo!

Colds usually begin slowly, two to three days after infection by the virus, and normally last two to seven days. Symptoms include a scratchy, sore throat, sneezing, a mild cough, and a runny nose. Adults and older children usually don’t “run” a fever but if they do, it is typically mild. Infants and young children can sometimes run high fevers.

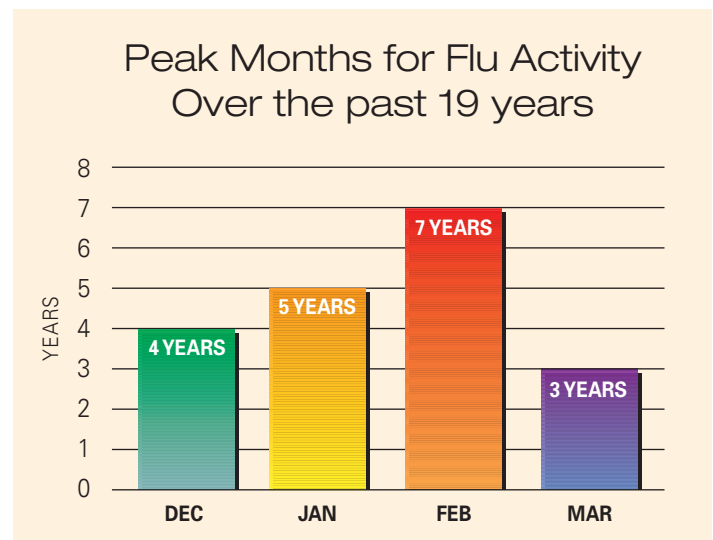
Fighting the Flu

Millions of people in the U.S., even healthy ones, will get the flu this year. Approximately 114,000 will need hospitalization and 36,000 will die because of the flu.

Nausea, diarrhea, and vomiting are unusual with the flu, except in very young children. More common are a sudden headache, dry cough, runny nose, sore throat, lethargy, fever, and achy muscles. Most people recover in one to two weeks, but some people can develop life-threatening complications (e.g., pneumonia).

Ask Your Doctor if a Flu Shot is Right for You, Especially if You:

- Provide essential community services (fire fighters, police, etc.)
- Live or work in an institutional setting (e.g., students who reside in dormitories, health care workers)
- Are at risk for complications (from the flu) because you:
 - Are age 50 or older*
 - Reside in a nursing home or other long-term care facility
 - Have chronic heart or lung conditions



- Need regular medical care for a metabolic disease, chronic kidney disease, or weakened immune system
- Will be at least three months pregnant during the flu season

* The CDC recommends annual flu shots for everyone 50-64 years old. Although the Plan covers flu shots only under the well-child immunization benefit, many of the national chain pharmacies offer flu shots at reasonable prices.

It’s not kid stuff.

Young, otherwise healthy children are at risk for flu-related hospitalization. The CDC encourages flu shots for healthy children ages six to 23 months. Children and teenagers (ages six months to 18 years) on long-term aspirin therapy (vulnerable to Reye’s Syndrome after the flu) are also encouraged to get a flu shot.

Do Not Get a Flu Shot if You:

- Have a severe allergy to hens’ eggs
- Had a severe reaction to a flu shot in the past
- Previously developed Guillain-Barré Syndrome (GBS) within six weeks of getting a flu shot 🚫

TIDBITS
The nation's work force includes more than 21 million people age 55 and older, says outplacement firm Challenger, Gray & Christmas. That's the highest number on record. The Bureau of Labor Statistics started keeping records in 1948.

Retiree Corner

Talking With Your Doctor

Does your doctor confuse you with “medical talk?” If so, are you comfortable asking questions? Good communication with your doctor is key to getting quality health care. Here are some tips to make your patient-doctor communication more effective:

- Have your symptoms and questions written down and give them to your doctor.
- Bring a pen and paper to take notes.
- Bring a list of the medicines, vitamins, and supplements you take, including dosages.
- Bring your medical records. Send them in advance if you are seeing the doctor for the first time.
- Depending on your situation, ask your doctor:
 - What is wrong with me?
How do you know?
 - What caused this problem?
 - Do I need tests? What kind and why?
 - What do the tests involve?
 - How do I prepare for the tests?
 - When will I know the test results?
 - Will my insurance cover the cost of the tests?
 - Will I have to take the tests again?
 - What are my treatment choices?
 - What are the benefits and risks of each treatment?
 - What are the side effects?
 - Which treatment is most common for my condition?
 - What do I do if treatment fails?
 - What kind of medication(s) must I take?
For how long?
 - What does the drug do?
What about side effects?
What about drug interactions?
 - Can I take a generic version of the drug?
 - Should I avoid any kind of food, drink, or activity while taking this medicine?
 - Do I need to see a specialist?
 - Do I need a follow-up visit?

Speak Up

Don't be intimidated by any doctor. If you don't understand something, ask for an explanation. Tell your doctor everything you know about your health. Don't make your doctor guess. 📌

Source: AARP

Health Hints

Is Your Health Up In Smoke?

If you have smoked for fewer than 10 years and you quit, your risk reverts to that of a non-smoker. Even if you have smoked for 20, 30, or 40 years, you can benefit from quitting. Here are a few resources to help you:

American Cancer Society

www.cancer.org

American Lung Association

www.lungusa.org/ffs

CDC

www.cdc.gov/tobacco

Great American Smokeout

www.quit-smoking.net

DID YOU KNOW?

- Men who smoke increase their risk of death from lung cancer by more than 22 times, and from bronchitis and emphysema by nearly 10 times.
- Each year, about 3,000 nonsmoking adults will die of lung cancer due to secondhand smoke.
- Women who smoke increase their risk of dying from lung cancer by nearly 12 times, and risk of dying from bronchitis and emphysema by more than 10 times.
- Smoking contributes to bone and joint problems, such as rheumatoid arthritis, and it can make conditions such as lupus worse.
- Adult male and female smokers lose an average of 13.2 and 14.5 years of life, respectively, due to smoking.
- Smoking triples the risk of dying from heart disease among middle-aged men and women.
- Secondhand smoke causes 150,000 to 300,000 lower respiratory tract infections in US infants and children younger than 18 months of age.
- A pregnant woman who breathes second-hand smoke is at risk for miscarriage, an underweight or sickly baby, a baby who succumbs to SIDS (Sudden Infant Death Syndrome), or a baby who ends up with learning problems.
- Based on current patterns, smoking-related diseases will kill about 500 million of the world's 1.2 billion smokers alive today.

(continued on back page)



PRESCRIPTIONS: What they cost you. What they cost the Plan.

The staggering cost of health care, including prescription drugs, is taking its toll. As plan sponsors in the United States brace for another year of double-digit cost increases, it is more important than ever to be wise and prudent health care consumers.

Look at the chart on the right. It shows 10 of the most commonly prescribed prescription drugs*, the amount that our Plan pays for each drug, and the member copay. As you can see, Plan members pay \$20 toward the cost of a prescription (per fill) and the Plan pays a greater share of the total cost.

To better illustrate how much the Local 1014 Medical Plan spends on just one type of prescription drug for all of the members and their dependents who are using it:

Multiply the total number of Lipitor prescriptions filled (column A) times the Plan's cost (column B).

(2,023 x \$116) = \$234,668 ▶ Total amount Plan paid for Lipitor during the first nine months of 2003.

Next, multiply the total number of Lipitor prescriptions filled (column A) times the Member copay (column C).

(2,023 x \$20) = \$40,460 ▶ Total amount all members (combined) paid for Lipitor during the first nine months of 2003.

When you factor in costs for ALL of the prescriptions filled for ALL Local 1014 members and their dependents, the overall price tag packs quite a wallop. Consequently, the Trustees monitor prescription drug costs and Plan experience judiciously to ensure that the Plan operates efficiently and fairly.

*For Local 1014 members and their dependents.

Drug Name	Drug Category	(A) Total Number of Prescriptions Filled*	(B) Local 1014 Plan Pays This Amount	(C) Local 1014 Member Pays This Amount
Lipitor	Cholesterol Lowering Agents	2023	\$116	\$20
Pravachol		570	\$140	\$20
Zocor		812	\$170	\$20
Aciphex	Proton Pump Inhibitors	250	\$174	\$20
Nexium		588	\$167	\$20
Prevacid		745	\$181	\$20
Protomix		379	\$125	\$20
Actos	Hypoglycemic Agents	167	\$216	\$20
Avandia		161	\$190	\$20
Imitrex	Headache Therapy	251	\$259	\$20

*During the first nine months of 2003.

Better Across the Border?

Although Canadians have a national health plan, they must get prescription drug coverage through an employer, or pay for it themselves. While they are not exactly thrilled about prescription costs in Canada, prescriptions are a bargain there compared to what they cost in the United States.

Drug	Used For	Canada	United States
Celexa	Depression	\$152.97	\$194.25
Lipitor	Cholesterol	\$76.59	\$121.19
Nexium	Heartburn	\$77.27	\$140.56
Premarin	Hormone Replacement	\$7.29	\$16.78

Pricing sources: Standard American Pricing Index, November 2003; Canada Rx Pricing, November 2003 (All pricing is based on a 90-day supply.)

The Canadian government's Review Board is giving drug companies a taste of their own medicine by placing price controls on drugs. When a drug is under control, its cost may not increase by more than the rate of inflation. And, new medicines may not cost more than similar medicines for the same illness. In addition, if a new drug is marketed and it is the first in a new class of drugs, it may not cost more (in Canada) than the median price in other countries. For example, if the median price on a new cancer drug is \$660 overseas and \$2,400 in the United States, then the drug may not be sold in Canada for more than \$660.

The United States is the only industrialized country in the world without price controls on patented medications. And, it looks like it is going to stay that way since powerful drug companies claim that price controls will put a straightjacket on innovation and limit access to certain medicines.

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(continued from page 2)

- 38% of men who continue to smoke will die during middle age compared with 22% of never smokers and 23% of former smokers who quit before age 40.
- Children who breathe second-hand smoke are much more likely to have breathing problems (like asthma), ear infections, and lung infections (like pneumonia). 

Sources: American Cancer Society; U.S. Department of Health and Human Services

FOR YOUR BENEFIT

Did you know that

the Local 1014 Medical Plan...

Benefit

... covers refractive eye surgery?	50% up to \$1,000/eye, after deductible
... has a generous lifetime benefit maximum?	\$3,000,000 per person
... offers well-child benefits?	80% up to \$2,000/lifetime
... covers weight loss programs?	Up to \$5,000 per person/lifetime, after deductible
... is the only plan offered through the LA County Choices program that covers you as a retiree with the same benefits you had before retirement	Priceless!

How are we doing? We publish this newsletter because we care about your health and well-being. Please let our Editor know if the *Connection* provides helpful information, or if you would like to see certain health or Plan-related topics covered in future issues. To contact our Editor, go to www.capstoneconnect.com. Thank you.

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