

# It's *Your* Benefit

Health insurance and other benefit programs for state and local employees and retirees



Developing and delivering quality benefits and services to members while safeguarding the integrity of the Trust Funds.

## Health Plans Offer Programs and Initiatives to Promote Health and Wellness

The term “wellness” is a buzzword popular in health care today. What is wellness and how does it apply to participants covered under the state’s group health insurance program? At a basic – yet important – level, wellness programs offered by many of our health plans and provider groups educate members about the benefits of managing good mental and physical health and provide coverage in support of this goal. This can be achieved through newsletters, subject-specific brochures, and other forms of communication.

At a higher level, a wellness program can be a multi-faceted strategic effort designed to persuade members to proactively take charge of their own health situations. This can be achieved through programs that many of our health providers offer to help members reach specific goals, such as improve fitness, manage weight, stop smoking, reduce stress, and prevent or manage a chronic disease or condition. In

addition, health plans take it a step further and offer online tools, like Health Risk Assessments (HRAs), to help members identify lifestyle or health habits that may pose risks, or that identify potential medical issues that may need follow up with a physician.

**What does my health plan offer in terms of wellness?** First and foremost, health insurance coverage offered by the state (Uniform Benefits and the Standard Plan) offer significant benefits for preventative care, such as annual physicals, routine immunizations, and diagnostic tests appropriate for your age and gender. Most health plans participating in our program also offer basic wellness initiatives in the form of member education. The plans regularly communicate with members through quarterly newsletters, targeted mailings, and Internet resources.

According to a Department of Employee Trust Funds (ETF) survey\*, participants are generally satisfied with these efforts. In fact, *Wellness, continued on page 2*

## Consult Your Doctor Before Using Non-Steroidal Anti-Inflammatory Drugs (NSAIDs)

— by Navitus Health Solutions

Non-Steroidal Anti-Inflammatory Drugs, or NSAIDs (pronounced en-said) are used in the treatment of most kinds of arthritis and for other kinds of aches and pains. They offer the best and safest help in reducing swelling and pain in joints and in managing fever. The best known NSAID is aspirin, which is the original and oldest NSAID in use, and has always been an over-the-counter product. Other over-the-counter products that have fewer side effects than aspirin include ibuprofen (Advil, Nuprin, and others), ketoprofen (Orudis KT, Actron), and naproxen (Aleve).

NSAIDs work by preventing the enzyme called cyclooxygenase, or COX, from doing its job. The COX enzyme is produced in two

forms. COX-1 protects the stomach lining from harsh acids and digestive chemicals, in addition to maintaining kidney function. COX-2 is produced when joints are injured or inflamed.

Many of the NSAIDs currently on the market have similar qualities and are grouped together into what many doctors call “me too” medications — so named because they are similar in action. They do not contain any cortisone products, hence the term *non-steroidal*. They suppress inflammation, meaning they reduce swelling,

*NSAID, continued on page 2*



Wisconsin  
Department of  
Employee Trust Funds

P.O. Box 7931  
Madison, WI  
53707-7931

1-877-533-5020  
(608) 266-3285

<http://etf.wi.gov>

Volume 7, No. 1  
January 2008

*Wellness, continued from page 1*

64% of respondents said their health plan does either a “good” or a “very good” job at providing them with educational information on health and wellness issues.

*\*Spring 2007 survey of covered members, coordinated by ETF and administered by an independent marketing and consulting firm. See the “Report Card” section of your 2008 It’s Your Choice booklet for more information.*

**Here are some wellness initiatives offered by many of the health plans in the state’s group health insurance program:**

- **Disease management programs** specifically designed to help members manage chronic conditions such as asthma, cancer, depression, and diabetes.
- **Smoking cessation programs** in addition to the smoking cessation benefits in Uniform Benefits. Many plans offer resources to help smokers quit.
- **HRAs** in the form of online tools that help members assess their risk of developing cancer, diabetes, heart disease, osteoporosis and stroke, and provide personalized tips for prevention.
- **Personal health information online.** Many of the health plans offer secure, online access to a member’s own personal health and benefits information,

including treatment plans, test results, such as for cholesterol and body fat, and other information.

- **Discounted access** to a variety of general health and fitness classes, disease prevention and management programs, and other enrichment sessions such as disease support groups, and parenting and children’s health classes.

**Our advice:** Consider your health plan to be your wellness partner who is standing ready to provide information and assistance to support your efforts to achieve good health. To learn more about your plan’s specific wellness programs and initiatives, contact the plan’s customer service department. For a complete list of health plan contact information, go to the “Related Links” section of our Internet site, <http://etf.wi.gov>. In addition, review the plan description pages in your *It’s Your Choice* booklet, beginning on page G-4.

For a complete list of health plan contact information, go to the “Related Links” section of our Internet site, <http://etf.wi.gov>. In addition, review the plan description pages in your *It’s Your Choice* booklet, beginning on page G-4.

*NSAID, continued from page 1*

pain, tenderness, and redness as well as improve motion. In addition, NSAIDs can lower a fever and can help prevent blood from clotting, which is good in some cases, but not so good in others. However, traditional NSAIDs block the actions of both COX-1 and COX-2, which is why they can increase the risk of developing nausea, an upset stomach or an ulcer, while easing pain and inflammation. Your health care provider may advise you to take any NSAID with food to prevent stomach upset. Traditional NSAIDs may also interfere with kidney function.

COX-2 inhibitors, such as Celebrex, are a special category of NSAIDs referred to as *Selective NSAIDs*; these target only the COX-2 enzyme that stimulates the inflammatory response. COX-2 inhibitors are more expensive than traditional NSAIDs and still have the same gastrointestinal side effects as — if not more severe than — traditional NSAIDs.

Furthermore, COX-2 inhibitors don’t provide the same protection against heart disease that traditional NSAIDs do. You should also be aware that there has been concern over the safety of using COX-2 inhibitors with regard to the potential for increased risk of

cardiovascular events and gastrointestinal bleeding associated with their use. Recently, the makers of Vioxx and Bextra, two brand name COX-2 selective NSAIDs, complied with a U.S. Food and Drug Administration request to withdraw these products from the market.

When all things are considered, the treatment effects are similar with all the traditional NSAIDs. No single NSAID is clearly better than another, and no single one has side effects that are absent in the others. Generic and over-the-counter NSAIDs are available at a fraction of the cost of more expensive brand name options such as Celebrex, Mobic, or Arthrotec.

As with any medication, it is best to talk with your doctor before using any of these NSAIDs, especially to ensure that negative side effects are minimized.

**Online resources with additional information:**

Medicinenet.com  
<http://www.medicinenet.com>

U.S. Food and Drug Administration  
<http://www.fda.gov>

## We're Glad You Asked

*Answers to questions commonly asked about health insurance eligibility for dependents*

**My daughter is a graduate student. How long can she be covered on my health insurance policy?** Your daughter can remain on your health insurance policy through the end of the year in which she turns 25 if she is all of the following:

- A full-time student;
- Not married; and
- Dependent on you or her other parent for at least 50% of her support and maintenance.

**After she graduates, can she get health insurance through this program?** Yes. Notify your employer (or ETF if you are an annuitant) within 60 days of your dependent's loss of eligibility. Your employer will give your dependent information on electing COBRA continuation coverage.

**What is COBRA continuation coverage?** Named for the federal law that created it — the Consolidated Omnibus Budget Reconciliation Act of 1986 — COBRA generally offers those who lose group health insurance coverage a chance to continue it for up to 36 months. People on COBRA pay the full premium directly to the health plan and receive the same benefits as other employees. You must notify your employer (or ETF if you are a retiree) within 60 days of your dependent's loss of eligibility, or your dependent will lose the opportunity for COBRA coverage.

**My son is a full-time student. What happens if he gets sick and has to drop some classes or drop out**

**of school?** Currently, dependents who are full-time students are covered through the end of the calendar year in which they were full time students. **However, a new state law goes into effect for our group on January 1, 2009.** The new law allows most dependents to stay covered under their parent's health insurance for up to one year if they cease to be full-time students due to a medical leave of absence.

**My daughter used to be covered under my policy and is now disabled. Can I add her back on my health insurance policy?** Yes, if your daughter is ALL of the following: Incapable of supporting herself due to a disability that is expected to be of long-continued or indefinite duration of at least one year or longer, as determined by your health plan; not married; and dependent on you or her other parent for at least 50% of her support and maintenance.

**Can I cover my grandchild on my health insurance policy?** Yes, until the end of the month that your son or daughter (the parent of your grandchild) turns age 18. Notify your employer (or ETF if you are a retiree) within 60 days of your grandchild's loss of eligibility so there is the opportunity to elect COBRA continuation coverage. If your son or daughter (the parent of your grandchild) is 18 or older at the time your grandchild is born, your grandchild is not eligible for coverage on your health insurance policy.

## Inappropriate Use of Antibiotics Increases Resistance

It's that time of the year when cold and flu viruses drive people to see their doctors for relief and medications. However, it is important you understand that not only are antibiotics ineffective in treating viral infections, like a cold, the flu, or a sore throat, inappropriately using antibiotics may contribute to a problem called "antibiotic resistance."

According to the Centers for Disease Control (CDC), antibiotic resistance has been called one of the world's most pressing health problems. It occurs when bacteria or other germs change in some way, resist the effects of the antibiotic, and multiply — resulting in a strain of bacteria that is more difficult to treat. Here are some recommendations from the CDC to protect your health, your family's health, and that of your community:

- Talk with your doctor about antibiotic resistance.
- Do not take an antibiotic for a viral infection like a cold, a cough, or the flu.

- Do not demand antibiotics when your doctor says they are not needed. Antibiotics will not help treat your viral infection.
- If you are prescribed an antibiotic, take it exactly as prescribed and complete the prescribed course, even if you are feeling better.
- Do not take antibiotics prescribed for someone else. The antibiotic may not be appropriate for your illness.

**For more information, review these resources:**

- CDC information on reducing inappropriate use of antibiotics and how to use them appropriately when they are necessary: <http://www.cdc.gov/drugresistance/community>.
- Page E-38 of your 2008 *It's Your Choice* booklet for information on how well your health plan performed on measures of appropriate use of antibiotics.
- Accompanying article on page 4

## Drug-Resistant Staph an Increasingly Common Problem



You may have heard occasional news reports about Methicillin Resistant Staphylococcus Aureus (MRSA). Did you know that it is one of the most common causes of skin and soft tissue infections seen in emergency rooms? This type of infection is well known in hospitals, but now a new variant is common in the community. Infection caused by MRSA can cause major complications, including blood poisoning, pneumonia, and even death. In addition, MRSA infection is resistant to many common antibiotics. Medical experts say this underscores why we should avoid overusing antibiotics – to reduce the risk of developing antibiotic resistance.

The reason we have this resistant infection is because the germs have become “smarter” and have adapted to a whole class of antibiotics. The best

way to prevent being infected is to practice good hygiene: wash your hands frequently, keep cuts and scrapes clean and covered with a bandage until healed, avoid other people’s wounds or bandages, and avoid sharing personal items such as towels, washcloths, etc.

To learn more about MRSA, consult the following resources:

- Your primary care physician
- <http://www.cdc.gov> — U.S. Centers for Disease Control and Prevention
- <http://mayoclinic.com> — The Mayo Clinic
- <http://www.nlm.nih.gov/medlineplus> — this Internet site is a service of the National Library of Medicine and the National Institutes of Health

*It's Your Benefit* is published three times a year by the Wisconsin Department of Employee Trust Funds for subscribers in Wisconsin Retirement System insurance programs. To view this newsletter online, go to <http://etf.wi.gov/publications.htm>.

Secretary  
Deputy Secretary  
Editor

David A. Stella  
Bob Conlin  
Nancy Ketterhagen

FORWARDING SERVICE REQUESTED

Madison, WI 53707-7931  
PO Box 7931

Department of Employee Trust Funds

PRSRRT STD  
US POSTAGE PAID  
FOND DU LAC WI  
PERMIT NO. 317