



# Health Screening 2010



# Wim & Wiger

A Health Newsletter Serving the North Coast Schools Medical Insurance Group

Vol. 15, No. 14 February 2010

Editor: Susan Bishop

(707) 445-7126

| Date               | Time              | Place  |
|--------------------|-------------------|--|
| Tuesday, 2/02/10   | 6:00 - 9:00 a.m.  | <b>Humboldt County Office of Education Resource Center Conference Room (TRC)</b><br>Call Susan Bishop (707) 445-7126 |
| Thursday, 2/04/10  | 7:00 - 9:00 a.m.  | <b>Ferndale High School - Library</b><br>Call Cindy Vickers (707) 786-5900   |
| Tuesday, 2/09/10   | 6:00 - 9:30 a.m.  | <b>McKinleyville Middle School - Azalea Station</b><br>Call Jeff Brock (707) 839-1549                                |
| Thursday, 2/11/10  | 6:30 - 10:00 a.m. | <b>College of the Redwoods - Boardroom</b><br>Call Teresa or Connie (707) 476-4142                                   |
| Thursday, 2/25/10  | 6:30 - 8:30 a.m.  | <b>Norman G. Ambrosini School - Cafeteria</b><br>Call Trudy Bonnikson (707) 725-4688                                 |
| Tuesday, 3/02/10   | 6:00 - 8:00 a.m.  | <b>Eureka H. S. Annex (formerly Marshall Elem)</b><br>Call Pam Nason (707) 441-3363                                  |
| Thursday, 3/04/10  | 6:00 - 9:00 a.m.  | <b>Humboldt County Office of Education Resource Center Conference Room (TRC)</b><br>Call Susan Bishop (707) 445-7126 |
| Tuesday, 3/09/10   | 6:00 - 10:00 a.m. | <b>Arcata High School - Multi Purpose Room</b><br>Call Tammy Pires (707) 839-6481                                    |
| Wednesday, 3/10/10 | 6:00 - 9:30 a.m.  | <b>McKinleyville Middle School - Azalea Station</b><br>Call Jeff Brock (707) 839-1549                                |
| Tuesday, 3/16/10   | 6:00 - 9:30 a.m.  | <b>Humboldt County Office of Education Resource Center Conference Room</b><br>Call Susan Bishop (707) 445-7126       |
| Thursday, 3/18/10  | 6:00 - 9:30 a.m.  | <b>Fortuna High School - Healthy Start Bldg.</b><br>Call Sarah Reback 725-4461 ext. 3011                             |
| Tuesday, 3/23/10   | 6:00 - 10:00 a.m. | <b>Southern Humboldt - So. Fork HS Library</b><br>Call Bambi Henderson (707) 943-1789                                |
| Thursday, 3/25/10  | 7:30 - 8:30 a.m.  | <b>College of the Redwoods - Crescent City</b><br>Call Kelly Wilson (707) 465-2306                                   |
| Thursday, 4/01/10  | 7:30 - 9:00 a.m.  | <b>College of the Redwoods - Mendocino</b><br>Call Charlie Claybrook (707) 962-2663                                  |
| Tuesday, 4/13/10   | 7:00 - 10:00 a.m. | <b>Hoopa High School - GYM Foyer</b><br>Call Carol Hutton (530) 625-5600 ext. 1, then ext. 1005                      |
| Thursday, 4/15/10  | 7:30 - 9:00 a.m.  | <b>Mattole Elementary School</b><br>Call Lauren Jones (707) 629-3311   |

## Director's Note

Stacy Lane - JPA Director

### IMPORTANT!

It is extremely important that you understand how our plan incorporates with retirement and Medicare. Failure to sign up for Medicare in a timely manner will cause you to lose benefits and have reduced coverage through our benefit plans. Following are the basic facts you should know about Medicare, retirement and you:

If you retire and you, your spouse or both of you are age 65 or older, Medicare should pay medical claims FIRST and Blue Cross should pay SECOND. You need to call the Blue Cross Customer Service Number on the back of your ID card and let Blue Cross know you now are enrolled in Medicare. Also, when you get your annual letter from Blue Cross asking if you have any other coverage, please be sure to mark the box, state you have Medicare and return to Blue Cross. If you fail to alert Blue Cross, they will revoke payments to your service providers back to the date when you should have enrolled in Medicare.

When you retire, and you or your spouse are age 65 or older, Blue Cross will only pay your medical claims as if you have Medicare Parts A and B, even if you did not sign up for Part B. This means that if you fail to sign up for Part B when you retire, or your spouse over age 65 does not sign up for Part B when you retire, out-of-pocket expenses for you or your spouse could increase significantly. For example:

#### Correctly Enrolled on Part B

|                                   |            |
|-----------------------------------|------------|
| Billed Amount                     | \$1,000.00 |
| Medicare Payment with Part B      | \$800.00   |
| Blue Cross Payment with 100% plan | \$200.00   |
| Your Out-of-Pocket Expense        | \$0        |

#### Not Enrolled on Part B

|                                   |            |
|-----------------------------------|------------|
| Billed Amount                     | \$1,000.00 |
| Medicare Payment without Part B   | \$0.00     |
| Blue Cross Payment with 100% plan | \$200.00   |
| Your Out-of-Pocket Expense        | \$800.00   |

*Continued inside*



**Don't Forget**  
the FREE 24/7 NURSELINE  
(800) 977-0027

Director's Note Continued

As you can see, your expenses will increase tremendously if you or your spouse fail to enroll in Part B when you retire.

Medicare has a "Special Enrollment Period" during which you can enroll in Part B when you retire. If you fail to enroll during this time, then you could be subjected to life-long premium penalties when you eventually enroll in Part B or Part D, in addition to the increased out-of-pocket expense outlined above.

If you retire and are under age 65, you MUST make sure your dependant spouse over the age of 65 signs up for Medicare.

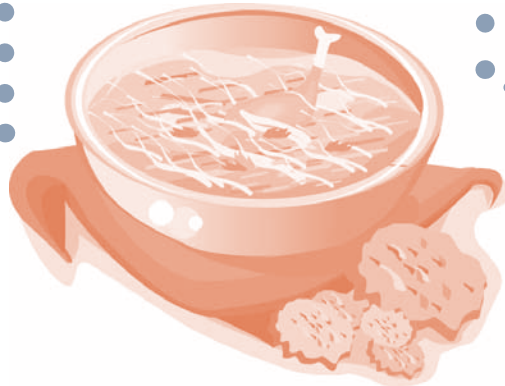
We have a wonderful resource in Humboldt County for free Medicare advice. It is called HICAP: Health Insurance Counseling and Advocacy Program. These counselors work at the Area 1 Agency on Aging, a California non-

profit organization. They receive funding from the federal government to provide this excellent service. HICAP is located in Eureka at 434 7th Street, next to the Eureka Inn. Their phone number is 707-444-3000, and they are open from 9:00am-4:30pm, Monday through Friday. I have had great feedback from members that have used their services.

The Social Security Administration in Eureka is located at 3144 Broadway, in the Victoria Place Shopping Center. Victoria Place is located directly north of the Bayshore Mall, next to Big 5 Sporting Goods and Carl's Jr. Their phone number is 707-445-9610. Their hours are Monday through Friday, 9:00am-4:00pm.

There are many complex rules related to Medicare, retirement and our benefit plans. I strongly encourage you to give me a call at 707-445-7055 to discuss your options prior to retiring.

## Chicken Soup



A pulmonologist at the University of Nebraska Medical Center published a study suggesting that chicken soup has anti-inflammatory compounds that help stop white blood cells from accumulating in the respiratory tract and triggering inflammation. A doctor at the university of California-Los Angeles found that chicken soup contains an amino acid chemically

similar to those in a drug used for bronchitis and respiratory infections. According to Jennifer Kay Nelson, director of nutrition and clinical dietetics at the Mayo Clinic, "Soup is a great way to get liquid back into your system during times of dehydration." Depending on the ingredients used, chicken soup may also provide decent amounts of beta-carotene, potassium, and calcium, as well as antioxidants and phytochemicals associated with improved health.

## Heart Attacks – Mind the Signs

When the National Institute of Nursing Research studied 515 women who had suffered heart attacks, they discovered 95 percent were aware of suspicious symptoms about a month before. Common red flags include:



- ♥ Chest pain
- ♥ Indigestion
- ♥ Weakness in the arms
- ♥ Shortness of breath
- ♥ Unexplained fatigue.

Pay attention to abrupt changes in how you feel, especially fatigue or weakness that makes usual activities difficult.

Martha Stewart, 2/2010

## Winter & Water



Remember to drink eight glasses of water a day, even during cooler months. Whether jogging or skiing, your body is losing water in many ways, including perspiration and breathing. The average person loses approximately two liters of water per day.

## The 15 Cleanest Conventional Foods:

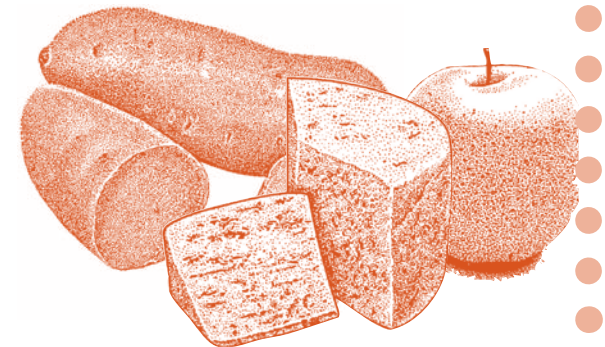
The fruits and vegetables with the lowest amounts of pesticide residue, according to the Environmental Working Group (EWG) are: onions, avocados, corn, pineapple, mangoes, asparagus, sweet peas, kiwi, cabbage, eggplant, papaya, watermelon, broccoli, tomatoes, and sweet potatoes.

## Potato and Sweet Potato T\*ian

Serves 8

- 1 pound Yukon Gold potatoes, thinly sliced.
- 12 ounces sweet potatoes, thinly sliced
- 1 green apple, cored and grated
- 3 leeks, white and pale green parts only, halved lengthwise, sliced 1/8 inch thick
- 1 tablespoon olive oil
- Salt and ground pepper
- 2 ounces grated Gruyere cheese (1 cup)

- Preheat oven to 350 degrees.
- Toss together potatoes, sweet potatoes, apple, leeks, oil, and 1 teaspoon salt. Season with pepper.
- Transfer to a 9x12 inch oval baking dish, spread into a thin layer, and cover with parchment-lined foil. Bake for 15 minutes.



Raise oven temperature to 400 degrees.

Remove, uncover, and top with Gruyere cheese. Bake until bubbling and top is brown, about 30 minutes.

150 cal; 2 g saturated fat; 2 g unsaturated fat; 8 mg cholesterol; 26 g carbohydrate; 195 mg sodium; 5 g protein, 3 g fiber.