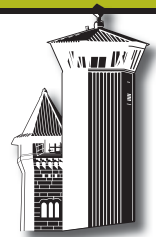


# The Flare

Guiding Retiree Members down the road to better benefit understanding. CCPOA Benefit Trust Fund



Winter 2011

## DIABETES: SIGNS, PREVENTION AND TREATMENT

Diabetes is a widespread problem in the United States. There are 20.8 million children and adults nationwide, or 7% of the population, who have the disease, according to the American Diabetes Association. When you have diabetes, your body does not make or properly use the hormone insulin. Insulin is produced inside the pancreas and released when you eat, to help convert sugar (or glucose) into energy to fuel your body's cells.

### TYPES OF DIABETES

In people with Type 1 diabetes, the pancreas no longer makes insulin. This increases your risk for serious complications such as heart disease, blindness, nerve damage, and kidney damage. Type 1 diabetes is most frequently diagnosed in children and young adults, and was previously known as juvenile diabetes. It is estimated that 5% to 10% of Americans who are diagnosed with diabetes have Type 1 diabetes.

Type 2 diabetes results from insulin resistance (a condition in which the body still produces insulin, but can't use it properly), combined with some insulin deficiency. With Type 2 diabetes, glucose may build up in the blood instead of going into the cells. This can cause two problems:

- Your cells may be starved for energy.
- Over time, high blood glucose levels may damage your eyes, kidneys, nerves, or heart.

Most Americans who are diagnosed with diabetes have Type 2 diabetes.

### WHAT CAUSES DIABETES?

There is still much we do not know about the causes of diabetes. Both genetics and factors such as obesity and lack of exercise can play a role. The causes typically differ based on the type of diabetes.

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*For more information on the topics covered in this issue, please contact the Trust.*

**Type 1 diabetes** is thought to be related to environmental factors, such as certain types of viral infections. People who have a family member with Type 1 diabetes may be more likely to get the disease, although most people who are diagnosed have no family history.

Type 1 diabetes is most common in people of Northern European descent, followed by African Americans and Hispanic Americans. It is relatively rare in those of Asian descent. Type 1 diabetes is also slightly more common in men than in women.

**Type 2 diabetes** is believed to have a strong genetic link, meaning that it tends to run in families. Researchers are studying several genes that may be related to the cause of Type 2 diabetes. However, lifestyle choices and other health conditions can also increase your risk. Risk factors for developing Type 2 diabetes include:

- High blood pressure and/or high blood triglyceride (fat) levels
- Giving birth to a baby weighing more than nine pounds. Diabetes resulting from pregnancy is called gestational diabetes
- High-fat diet
- High alcohol intake
- Sedentary lifestyle
- Being obese or overweight

Certain ethnic groups, such as African Americans, Native Americans, Hispanic Americans, and Japanese Americans, have a greater risk of developing Type 2 diabetes than people of Northern European descent. Increasing age is also a significant risk factor

for Type 2 diabetes. Risk begins to rise significantly at about age 45, and rises considerably after age 65.

The American Diabetes Association offers an online diabetes risk test. To find out if you are at risk for diabetes, go to [www.diabetes.org](http://www.diabetes.org).

## **SYMPTOMS OF DIABETES**

Diabetes often goes undiagnosed because its symptoms can seem minor. These symptoms may include:

- Excessive thirst
- Frequent urination
- Extreme hunger
- Unusual weight loss
- Fatigue
- Irritability
- Blurry vision

If you have any of these symptoms, tell your doctor.

## **DETECTING DIABETES**

In order to determine whether or not a patient has diabetes, doctors conduct a fasting plasma glucose test (FPG) or an oral glucose tolerance test (OGTT). Either test can be used. The American Diabetes Association recommends the FPG because it is easier, faster, and less expensive to perform.

## **TREATING DIABETES**

The treatment of diabetes is highly individualized, depending on the type of diabetes, whether you have other medical problems, whether you have diabetes complications, and your age and general health.

Effective management of diabetes also requires healthy lifestyle choices in diet, exercise,

and other health habits. These will help improve your glycemic (blood sugar) control and prevent or minimize complications from diabetes. Your doctor may also prescribe insulin or oral medications to help manage your diabetes.

Education about diabetes and its treatment is essential. When you are first diagnosed with diabetes, your doctor and treatment team will spend a lot of time with you, teaching you about your condition, your treatment, and everything you need to know to care for yourself on a daily basis.

## **ABOUT INSULIN**

Since people with Type 1 diabetes don't produce insulin, they need insulin shots to help the body convert glucose from meals into energy. People with Type 2 diabetes can produce insulin (although sometimes in diminished amounts), but their bodies don't respond well to it. Some people with Type 2 diabetes need diabetes pills or insulin shots. (Insulin cannot be taken as a pill because it would be broken down during digestion. Insulin must be injected into the fat under your skin to get into your blood.)

## **FOR MORE INFORMATION**

If you, or someone you care for, has recently been diagnosed with diabetes, you are no doubt experiencing a range of emotions. Don't panic, you are not alone. Diabetes is serious, but people with diabetes can live long, healthy, happy lives.

# CCPOA MEDICAL: DIABETES PROGRAM

If you are a CCPOA Medical Plan member and have been diagnosed with diabetes, you may be eligible for a Diabetes Program. The program provides educational materials on managing your diabetes and 24-hour access to nurses who can answer health-related questions or concerns. Some program participants get regular phone calls from a nurse, who

If you are enrolled in the CCPOA Medical Plan and wish to enroll in the Diabetes Program call **(866) 954-4567**.

Members may enroll online for the Diabetes Program. Log-on to [blueshieldca.com](http://blueshieldca.com).

Go to the "Health and Wellness" page and then click on "Condition Management."

helps them meet their diabetes management goals and maintain their overall health.

If you are enrolled in the CCPOA Medical Plan and have general questions about diabetes or its prevention, you can talk or chat online with a registered nurse day or night, through Blue Shield's NurseHelp 24/7sm. **Call (877) 304-0504** or log on to [blueshieldca.com](http://blueshieldca.com) and search on "NurseHelp 24/7."

# CCPOA RETIRED CHAPTER BENEFITS

Yes, it's true. Some of the benefits you had as an Active CCPOA member do not carry over into retirement. This does not mean that the benefits you need most have been taken away from you. Benefits that you've outgrown may not be available to you, like the \$5,000 Accidental Death, the basic legal plan, and the Disability Benefit Program, but frankly, your needs have outgrown these programs.

As a retired chapter member, you have numerous great programs through the CCPOA Benefit Trust Fund. Your dues, currently \$5 a month, allow you:

## **BASIC \$20,000**

## **LIFE INSURANCE**

There is no underwriting. You must join the retired chapter within 90 days of your retirement, or there is a one year wait for this program to take effect. But, check this out. Your life insurance benefit is \$20,000 for you, \$10,000 for



**RETIREMENT HAS  
ITS BENEFITS**

your spouse. It does decrease to \$10,000 (\$5,000 spouse) when you turn 75. But, it never goes away. That's right. As long as you are a dues paying retired chapter member there is a life insurance benefit for the beneficiary you name.

## **RETIRED CHAPTER MEMBER VOLUNTARY BENEFITS**

You are eligible to apply for these voluntary, CCPOA member-only benefits:

- Retired Supplemental Term Life
- Retired Accidental Death & Dismemberment
- CCPOA Medical Plan (and Medicare Supplement)
- Retired Vision Programs
- Retired Piggyback
- Combined Insurance
- Retired Legal Plan

If you would like more information about programs for retired CCPOA members, please visit the Trust website at [www.ccpoabtf.org](http://www.ccpoabtf.org), or contact the Trust at **1-800-In-Unit-6**.

# LEGAL PLAN BENEFITS THAT SAVE YOU MONEY

by Crystal Caldwell Virtue, Esq., Executive VP, Caldwell Legal

Saving money is not just a good idea anymore; it's an absolute necessity. As a CCPOA member, you have some very significant ways to save money through your CCPOA Family Legal Plan, administered by Caldwell Legal, and we don't want you to miss one of them.

## FREE PERSONAL INCOME TAX PREPARATION

It's tax time, so let's start there. You can save significant cash by taking advantage of one of the great new benefits Caldwell recently added to your legal plan, by having your personal federal and state income tax forms prepared for free. Just call **TaxHotline™** at **800-924-3091**. They will conduct an initial interview and then send you a Tax Organizer. When you complete and return it along with any necessary supporting documents, their tax specialists will prepare your personal federal and state income tax forms and mail them back to you. All you have to do is file them. Every year brings changes to the tax code, and this year is no different. Your **TaxHotline™** tax professional can make sure you don't make costly mistakes. There's no need to



- Free Tax Return and Tax Return review
- Free Will, which includes a Children's Trust, as needed.
- Free Archives, Life Records™ booklet, helps you organize your important financial records.
- Free Identity Theft Protection Kit
- Free Homestead Declaration for your primary California residence.
- Free Uncontested Divorce
- Free Advance Health Care Directive with HIPPA Release
- Free Mortgage Meltdown Survival Guide
- Free telephone advice and consultation with a lawyer
- Free third-party letters written and telephone calls made on your behalf, as needed.
- Free Caldwell Guide to California Family Law™
- Free Consumer Credit Guide

Reduced fee benefits include referral to local attorneys for more complicated legal matters and a revocable living trust.

In tough times you need to rely on people you trust and we here at Caldwell Legal have been on your side for a long time. Please give us a call at **1-800-242-2244** for more information about your legal plan benefits and how we can be of service to you and your family.



throw money away having your taxes prepared by an outsider, or worse yet, leave money on the table by not taking all your deductions. ***This valuable benefit is available only to members of the CCPOA Family Legal Plan, and the Voluntary CCPOA Retiree Legal Plan.*** Don't wait until the last minute. It is valid in all 50 US states, but only through April 1st of each year.

## FREE BENEFITS

There are a lot of ways to save using your CCPOA Family Legal Plan. Take a look and see if we can help you keep more of your hard-earned money in your pocket.

# PIMP MY HOG

This December, the CCPOA Benefit Trust Fund gave convention attendees a chance to enter the Pimp My Hog contest. Thousands of our classic stress pigs were available at the Trust booth at the Rio Hotel in Las

Vegas, waiting for their chance to have some bling added!

The Trustees have not announced the winner yet, but the chosen pig will be flown to Trust HQ (via the U.S. Postal Service) and have a photo shoot, with pictures to appear in the

Flare. The winning contestant will receive 10 pounds of bacon for his/her winning entry.

Check out the other entrants at: [www.ccpoabtf.org](http://www.ccpoabtf.org).

Drum roll please...



## DEPARTMENT OF HEALTH & HUMAN SERVICES

Office of the Secretary  
Office of Consumer Information  
and Insurance Oversight

### **NOTICE ABOUT THE EARLY RETIREE REINSURANCE PROGRAM**

You are a plan participant, or are being offered the opportunity to enroll as a plan participant, in an employment-based health plan that is certified for participation in the Early Retiree Reinsurance Program. The Early Retiree Reinsurance Program is a Federal program that was established under the Affordable Care Act. Under the Early Retiree Reinsurance Program, the Federal government reimburses a plan sponsor of an employment-based health plan for some of the costs of health care benefits paid on behalf of, or by, early retirees and certain family members of early retirees participating in the employment-based plan. By law, the program expires on January 1, 2014.

Under the Early Retiree Reinsurance Program, your plan sponsor may choose to use any reimbursements it receives from this program to reduce or offset increases in plan participants' premium contributions, co-payments, deductibles, co-insurance, or other out-of-pocket costs. If the plan sponsor chooses to use the Early Retiree Reinsurance Program reimbursements in this way, you, as a plan participant, may experience changes that may be advantageous to you, in your health plan coverage terms and conditions, for so long as the reimbursements under this program are available and this plan sponsor chooses to use the reimbursements for this purpose.

A plan sponsor may also use the Early Retiree Reinsurance Program reimbursements to reduce or offset increases in its own costs for maintaining your health benefits coverage, which may increase the likelihood that it will continue to offer health benefits coverage to its retirees and employees and their families.

If you have received this notice by email, you are responsible for providing a copy of this notice to your family members who are participants in this plan.

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- \* Download Forms and Applications
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[www.ccpoabtff.org](http://www.ccpoabtff.org)