The Odds are Rather Odd

A while back the New York Times wrote a rather in-depth article on the odds of a disability happening to you. Did you realize that 31 million people experience a disabling injury each year?

You have an 80% chance of becoming disabled during your working years. Or maybe only 30%. Or less. Depending on where you look, the odds of an illness or injury that would keep you out of work for more than three months range wildly.

So while insurance ads may try to invoke fear and panic, the truth is that the majority of American adults have no private, long-term disability insurance, which can replace a chunk of their salary when they get hurt or sick for several months or more. Many who do have coverage may not have enough.

So what are the actual odds? The $31 million figure comes from the Council for Disability Awareness, which is made up of disability insurance companies, which in turn got its data from the National Safety Council. The National Safety Council pretty loosely defines “disabling” as “…interferes with normal daily activity one day beyond the day of injury.” Like if you twist your ankle and couldn’t go bowling that night.

Back in 1997, studies determined that a 25 year old had a 80% chance of having an injury that would lead to missing work more than 90 days during their working lifetime. These days the odds look slightly less dire — 30-50 percent for that same 25-year-old.

Numbers for blue collar workers are usually higher than office types. (Go figure!) If you eat decent food, avoid smoking and have no chronic conditions, your odds drop even more.

WHAT ABOUT CCPOA MEMBERS?

Turns out our members are a bit of a risk. While some of it is absolutely work related, our members are also the type that don’t shy away from physical activities off-the-job.

In 2012 the Benefit Trust paid out over $5,000,000 from the Disability Benefit Fund. Every institution in California, including CYA, had some type of claim. These aren’t scare tactics, just the facts.

WHAT CAN YOU DO?

The Benefit Trust Fund has a disability policy, Gold Shield. It covers you on or off-the-job, and costs $65/month. Pair this with the Trust’s Combined Insurance plan (which pays cash direct to you) and you have a strong one-two punch.

Do we want you to buy disability coverage? Yes, without a doubt. We feel it is probably the MOST important coverage you can add, but we will never force it on you. We want to educate you, so that when you decide to sign up for something you are informed and confident in your decision.

No matter how you figure your odds, Gold Shield coverage is a good bet. Because if you get injured, your odds of needing help are 100%.

FIND OUT MORE

Visit our website, or call the Trust to learn about Gold Shield.

www.ccpoabtf.org
1-800-In-Unit-6

NYTimes article
CORRECTION

In the last issue we mis-identified SATF Chapter Vice President Joe Roache, who spoke at our CalPERS Power of Attorney class during the Reno convention. Our apologies to Joe.

MEDICAL REFUND CHECKS

a brief Q&A

In 2012, Blue Shield of California (BSC) exceeded their 2% profit limit and is now giving back to Blue Shield customers.

Beginning in early December the Benefit Trust Fund issued $1,179,085.65 to those individuals who were enrolled in the CCPOA Medical Plan on August 1, 2012. This year refunds range from $18.87 to $136.78, and is based on being enrolled in the CCPOA Medical Plan on August 1, 2012.

This year’s refund is much smaller due in large part to Blue Shield of California aggressively setting a rate that more closely matches the actual cost of health care.

UNDERSTANDING THE PROCESS.

Q. Why didn’t I get a refund?
A. The refunds are NOT for all members – only those enrolled in the CCPOA Medical Plan.

Q. How do I know if I’m in the plan?
A. Look on your Medical ID card, (the one you use at the doctor) and look for the Trust Towers in the corner. If they are not there you have another medical plan, i.e. CalPERS, Kaiser etc.

Q. I pay my Union dues. Shouldn’t I get something back?
A. Your Union dues allow you to sign-up for benefits through the Trust, but are not tied to any Medical Plan refund. Only people enrolled in the CCPOA Medical Plan on August 1, 2012 are eligible.

WHY SO LITTLE?

We hear that quite a bit. The better question is “Why a refund at all?”

The truth is that over the past few years the Trust has worked hard with our Medical Plan partner, Blue Shield of California, to keep costs low. Blue Shield is a non-profit organization that limits its profits at 2%. If they go over that amount, they are voluntarily refunding the excess to their partners – in your case the Benefit Trust Fund.

There is NO legal requirement to pass this money back to the members. Our board of Trustees (all elected CCPOA members) voted to return this money back to our members. We are not aware of any other state approved insurance plan that does this.

Remember, a refund is just money you have overpaid. We would rather you keep your money each pay-period.
AMBLYOPIA, IT’S WHAT YOU DON’T SEE

WHAT IS AMBLYOPIA?
The problem starts between birth and about age 7, and usually affects only one of the eyes.
Your child may not even know that he or she is using only one eye. Ignoring the images from the weak eye is an automatic response. Your child has no control over it.
Early treatment usually can reverse amblyopia. The younger your child is when treatment starts, the more likely your child is to have good vision.
Affecting approximately 2 or 3 out of every 100 children, Amblyopia is sometimes called “lazy eye.”

WHAT CAUSES AMBLYOPIA?
Any condition that prevents your child’s eyes from forming a clear, focused image or that prevents the normal use of one or both eyes can cause amblyopia. It may happen when:
- The eyes do not focus on the same object. This is called strabismus. For example, one eye may point straight while the other looks in another direction. This sends two different images to the brain. In a young child who has strabismus, the brain chooses to receive the images from only one eye.
- Your child is much more nearsighted or farsighted. Click here to see more information. In one eye than in the other. If one eye sees much more clearly than the other, the brain ignores the blurry image from the weaker eye.
- A problem prevents light from entering the eye for a long period of time. A problem in the lens, such as a cataract, or in the clear “window” at the front of the eye (the cornea) may cause amblyopia. These types of problems are rare but serious. Without early treatment, your child may never develop normal vision in the affected eye.
- Your child may be more likely to have amblyopia if someone else in your family had it or if your child had a premature birth or low birth weight.

WHAT ARE THE SYMPTOMS?
In most cases, amblyopia does not cause symptoms. But your child may:
- Have an eye that wanders or does not move with the other eye.
- Have eyes that do not move in the same direction or fix on the same point.
- Cry or complain when one eye is covered.
- Squint or tilt the head to look at something.
- Have an upper eyelid that droops.

HOW IS AMBLYOPIA DIAGNOSED?
Your child’s doctor will do an eye exam. If the exam shows that your child has poor vision in one eye, the doctor may diagnose amblyopia after ruling out other causes.
To help make the diagnosis, the doctor will ask about symptoms, any family members who have had vision problems, other possible risk factors such as low birth weight, and whether your child has trouble reading, seeing the board in school, or watching TV.
Experts suggest that children have an eye checkup between the ages of 3 and 5, and earlier in some cases. 1 If you worry about your child’s eyes or vision, take him or her to an eye doctor sooner. No child is too young for an eye exam.

HOW IS IT TREATED?
For amblyopia to be treated, your child must use the weak eye. This will force the eye to get stronger. Over time this corrects the vision in the weak eye.

YOUR DOCTOR MAY SUGGEST:
- Blocking the strong eye with an eye patch.
- Blurring the strong eye with eyedrops or glasses.
- Your child may have to wear the patch or glasses most of the day or for just part of each day. Treatment may last for a few weeks or months. Severe cases may take longer.
If another problem is causing the amblyopia, such as a cataract, it also needs to be treated.
Treatment is best started before age 6 and should begin before your child’s vision has fully developed, around age 9 or 10. Later treatment will most likely be less helpful but may still improve vision in some cases. A child with amblyopia who does not get treatment may have poor vision for life.
After treatment ends, be sure to set up follow-up eye exams for your child. Amblyopia can return even after successful treatment.

HOW CAN YOU HELP YOUR CHILD COPE WITH TREATMENT?
Treatment sounds simple, but using an eye patch or glasses may bother your child. To help your child:
- Explain that the glasses or patch will help his or her vision get better.
- Tell your child’s friends, teachers, coaches, and others about the eye problem and what you and your child have to do for it. Ask for their help.
- Use the patch, glasses, or eyedrops as your doctor says.
- If possible, decorate the eye patch with your child, but only if your doctor says it’s okay.
- Do fun things, such as coloring and crafts, when your child is wearing the patch or glasses. This will help your child use the weak eye.
Onions of Influence

We don’t often think twice about food short-ages in America. Onions are just one more item in the the supermarket, on your burger, in onion rings or a sauce. Very different in India. The humble root vegetable, which is an essential ingredient in Indian cooking, has a surprising weighty track record of influence there.

In 1980, Indira Gandhi exploited rising onion prices to storm back to power, appearing at campaign rallies waving huge strings of them with the message that a government that can not control onion costs has no right to govern.

And in 1998, a six-fold surge in the cost of onions was held partly responsible for the electoral defeat of the ruling Delhi state government.

Onions are back on India’s front-page after a spike in prices. Prices jumped from 15 to 60 Rupees per kilo – four times the price a year ago.

Now, onions are leading to crime. Three men stopped a truck on the main road to the capital New Delhi claiming the truck driver hit them.

When the truck driver climbed out to examine the damage one of the men jumped behind the wheel and took off while the others fled.

In the small town of Etah, India a man named Pujari ordered omelettes for himself and four friends. They quickly became angered when they noticed that there were no onions in their omelette.

“Why haven’t you put onions in the omelettes?” Pujari demanded of the egg cook, Deepu Kashyap.

“I can’t afford onions. They are much too expensive for me.” Kashyap responded.

Pujari pulled out his gun and shot Kashyap. “I shoot you, because no onions!”

Indian police say Pujari is a known criminal and are confident he will be apprehended soon, while a grateful truck driver had both his truck and cargo returned.

Best Actor

Jim Malloy is a part time medical actor. It is a common training technique used in medical school where “patients” describe symptoms to med-students to diagnose. Malloy and his wife, Louise, who live in Crozet, Va., have often portrayed a number of different health problems for University of Virginia School of Medicine students to try and diagnose. This time Jim’s was assigned to play a patient with abdominal aortic aneurysm (AAA), a condition common in men between 65 and 75 years old in which a section of the lower part of the aorta – the body’s main artery – starts to bulge. The bursting of such an aneurysm can easily be fatal.

Ryan Jones, 25, is in his fourth and final year of medical school, and as he began his exam of Jim, he thought something wasn’t quite right. Jones said he first thought the school had planted a real patient before him.

Yes, Malloy really did have AAA! After seeing a cardiologist he underwent surgery to repair a large aneurysm.

Young doctor Jones had no idea of the follow-up until months later when he ran into Louise – who was once again at the hospital on an acting assignment.

Alarm Clocky

Can’t wake up? You’re not alone. Stats show that 40% of people ‘abuse’ the snooze. So what if your alarm clock made a bunch of noise, then ran away? Better get up and catch it, or it will never stop. Look its hiding from me, come here Clocky... boy waking up sure is an adventure.

What’s that Clocky? You’re stuck in the rug? Look, Mr. StompinFoot has come to rescue you... $45 www.nandahome.com

No Loose Lips

Save the jokes. These big plastic lips are more than funny looking, they help exercise your face and in three minutes a day of popping them in and saying vowel sounds, you too can fight off your sagging facial skin.

$63 (OK now you can laugh) www.japantrendshop.com

Icy Roads are Just Cheesey

If Wisconsin is known for anything, it’s cheese. Turns out, cheese doesn’t make a half bad de-icer. Thanks to a pilot program launched this month, the state will start using it on their roads.

“You want to use provolone or mozzarella. Those have the best salt content. You have to do practically nothing to it.” Says public works department fleet operations manager Jeffrey A. Tews.

In an effort to cut costs and find better alternatives to traditional road salt, a few small counties in the Midwest have been testing the use of cheese, and so far it’s been a hit.

F & A Dairy Products, as an example, donates most of its excess liquids to the local government. F&A saves over $20,000 in hauling and disposal fees and Polk County saves over $40,000 in rock salt costs.

It Means What...?

A British woman tried to sue her former lawyers because they failed to tell her the divorce settlement she wanted would cause the end of her marriage.

Jane Mulcahy attempted to take action against two law firms that she had used, saying they did not make it clear what the outcomes of her divorce proceedings would be.

The Judge said her claim was a ‘striking’ one and was rejected by the court.
Dying Breath
In 1969 a Los Angeles coroner was reportedly able to tell that a recent unidentified murder victim had only recently arrived in the city. How? Her lungs supposedly didn’t have any trace of smog.

Drone On
Amazon and Pizza Hut move over... drones are for smugglers! Unfortunately for smugglers in Georgia, their drone landed in jail, and so did they.

Operating from nearby woods, a group of four people using binoculars and a six-rotor helicopter drone tried to deliver tobacco to a friend in state prison. They were arrested in Calhoun, Georgia after navigating the drone over the prison’s fences.

About an hour after a lieutenant at the Calhoun State Prison spotted the helicopter and ordered a search, the alleged perpetrators were found by sheriff’s deputies. The four suspects were found with the helicopter and about two pounds of tobacco rolled into a package for delivery, along with cell phones that may have been used to contact prisoners, directing them to pick up the contraband.

You have a Peel
What gets you busted on New Year’s? Too much booze? A Loud party? Nope.

A Florida man spent New Year’s day behind bars, after sheriff’s deputies say he assaulted his live-in girlfriend with a banana. (insert joke here)

While it was just a minor quarrel, each saying the other threw a banana at them, nothing may have come of it - until the man resisted deputies, who then pepper-sprayed him and took him into custody.

Joseph Smolinsky now faces charges of domestic battery and resisting arrest.

What Does That Say?
At 9:45 a.m. a man entered the Wells Fargo Bank in Antioch, Calif., and approached a bank teller.

Without saying a word, the man produced a note and handed it to the teller.

The teller just stared at the note. Perplexed she called the manager. After a bit of head-scratching (and I’m guessing chuckles) the bank staff determined that the man was attempting to rob the bank. However, the would-be thief had already given up hope and had exited out the back.

Officers later received a call reporting an unwanted guest at the nearby mall, where they found a 29-year-old man matching the description of the would-be bank thief. Witnesses from the earlier attempted bank robbery were contacted and positively identified Jamal Garrett as the suspect.

Garrett was arrested for attempting to rob the bank as well as for an outstanding warrant for parole violations.

Remember, penmanship counts!

Out on the Rooftops...
When police arrived at the Stockton, home of 36-year-old John Redmon to serve an outstanding warrant for his arrest on stalking and drug-related charges, he managed to escape through a back door and get out on the roof of the building.

Making a dash for it, Redmon led Stockton Police on a chase across at least four rooftops before officers were able to take him into custody.

He happened to be wearing only his birthday suit at the time.

In addition to the previous charges, Redmon added resisting arrest to his list of offenses.

PAID
A unknown Florida man walked into the Water Department, handed a cashier a payment envelope full of white powder, and then without saying a word, casually walked out.

Hazmat determined the substance was actually Grade A 100% pure cocaine. It was not applied to his bill.

Khaki isn’t Warm
Kentucky authorities said a man who escaped from a minimum-security prison turned himself in, because after two days outside he was just too dang cold.

Robert Vick, 42, was discovered missing from the Blackburn Correctional Complex about Sunday Evening. Monday afternoon he walked into the Sunset Motel in Lexington and asked the clerk to call the police.

He had spent all night Sunday and most of the day Monday out in the cold wearing only his prison-issued khaki pants, shirt and jacket.

Vick, who is serving a six-year sentence must have let the winter get to him and developed a form of “cabin fever,” since he would have been eligible for parole in March.
Kyle Stock, writing for Bloomberg.com, did an article about one of everybody’s favorite big-box stores – Costco Wholesale. A while back, in a monthly sales call, Costco executives spotlighted how its frozen food, beauty products, and gasoline are going gangbusters. So are its hearing aids.

Yes you heard right.

How much hearing-aid revenue are we talking about? “A lot,” Richard Chavez, Costco’s senior vice president in charge of ancillary businesses, says with a laugh. “We’re now one of the largest—if not the largest—hearing-aid distributors in the market, but I really don’t want anyone to know that.”

On average, Costco’s hearing-aid sales have grown 26 percent a year for the past four years, with expectations of another 19 percent gain this year.

The company has hearing-aid centers in almost every U.S. store. About 125 Costco workers are now in hearing-aid training a process that can take as long as two years, depending on the state, to become licensed hearing-aid “distributors”.

For a business built on mega jars of Slim Jims and cases of toilet paper, hearing aids seem a bit out of line. But cheap, generic stuff is precisely what gave Costco an advantage in the hearing-aid business.

According to Chavez, the average person who needs a hearing aid waits about seven years before actually getting one. Most people gradually get used to it as their hearing degrades. In fact, do a Google search for “Mosquito ring-tone” and you’ll find that kids already know this fact, and have ultrasonic ringtones for their cell phones – knowing teachers won’t be able to hear them!

Potential hearing-aid customers aren’t inclined to make a trip to their local audiologist. Hearing aids often cost thousands of dollars and often aren’t covered by insurance. But a lot of adults go to Costco already, where all they have to do is walk by the sound booth.

“I remember thinking, We have a lot of traffic, and we don’t have to advertise,” thought Chavez about 10 years ago. “It was one of those classic little business moments, where you see the opportunity right in front of you.”

It approached the industry’s main manufacturers to produce a line of in-house, Kirkland brand hearing aids. From there it was a matter of Costco bringing its economies of scale to bear—approaching a high-tech, highly customized product the same way it does frozen shrimp and fruit roll-ups. It enticed skilled audiologists with nice pay and benefit packages, and it began opening hearing-aid centers like crazy. The Kirkland brand hearing aids which start at around $500 each.

There are almost 500 Costco stores with hearing booths. It also wants to reach out to a group not known to consider hearing aids. The younger crowd. By keeping its sound booths open later it hopes to convince younger customers to try hearing aids. “The industry has done a great job of telling people hearing aids are for the old and disabled,” Chavez says. “The Holy Grail is in how we get them to come in earlier.”

On average, Costco’s hearing-aid sales have grown 26% a year for the past four years

PIGGYBACK helps with Hearing Aids

Piggyback form the Trust provides reimbursement to you for a portion of the charges for a hearing exam and hearing devices on a fee-for-service basis.

Piggyback will reimburse fifty percent (50%) of the expenses incurred for the examination and fifty percent (50%) of the expenses incurred for the hearing device(s) once every thirty-six (36) months, with a family maximum of Five Hundred Dollars ($500.00). The hearing device(s) must be purchased within 90 days of the hearing test in order to qualify for this benefit.

Battery replacement, repairs and maintenance of hearing device(s) are not covered benefits.

TAKE HIM WITH YOU

The pig goes with you, from Active right into Retirement. Call the Trust today or go online.

We’ve Got You Covered.
1-800-In-Unit-6
1-800-468-6486
www.ccpoabtf.org


$75 the Wellvolution Way

Wellness has evolved! We all know we could be healthier, but life is busy and things get in the way. Introducing Wellvolution™, a well-being solution for real people with real lives, available to members enrolled in the CCPOA Medical Plan. If you were earning Healthy Lifestyle Rewards, think of this as version 2.0 — Signing up and taking the Well-Being Assessment is easy and every day you’ll get an email to perform one simple wellness-related task.

Earn up to $200 in cash rewards and engage in simple and healthy daily activities. Receive $75 when you sign in and take the Well-Being Assessment. It’s fast and easy, and it pays!

Daily Challenge — Improved Well-Being, Delivered Daily. Earn more as you participate and earn points in the new online Daily Challenge program. Access Wellvolution to start your journey to improved well-being and money in your pocket.

Sign in at www.blueshieldca.com and click the “Health and Wellness” tab to get started.

Remember, you must be enrolled in the CCPOA Medical Plan to participate.

Comfort Foods that are Good for You

CNNHealth brings us this list of good-for-you, good-for-your-health foods that you may actually eat...

- **Cocoa** is packed with antioxidants, which reduce your levels of cortisol, a stress hormone that causes your body to cling to belly fat. In fact, one Cornell University study found that the concentration of antioxidants in hot chocolate is up to five times greater than it is in black tea.

- **Chicken noodle soup.** People who eat a broth- or vegetable-based soup before their meal consume fewer calories overall. Chicken noodle varieties pack the protein, vitamins, and fiber you need to rev your metabolism even after your meal. One study found that people who ate soup before digging into their entrees reduced their total calorie intake by 20%.

- **Coffee.** A cup of Joe does more than wake you up. It also boosts your metabolism, thanks to a healthy dose of chlorogenic acid (CGA), the antioxidant which increases your body’s use of fat for energy, slows the release of glucose into the bloodstream after a meal, and lowers insulin resistance to prevent weight gain.

- **Pot roast.** The moment protein passes your lips, it starts fighting fat. Your body has to work harder to break down protein and use it for energy, which means you burn more calories as you digest it. It also takes more time to leave your stomach, literally keeping your belly fuller for longer. Increasing your protein intake to 30% of your total diet can knock off 11 pounds in three months — without doing anything else!

- **Red wine.** In addition to being a heart helper, red wine may be a weapon against excess weight. Resveratrol — the renowned antioxidant found in grape skins — inhibits the production of fat cells. Red wine also helps fat cells burn more energy. Easy does it — just one 6oz. glass has as many calories as a Budweiser.

Fat or Sugar with that Shake?

Americans, you must avoid fattening sodas, snacks and fast foods. Public officials are always telling us That. Sure too much fat and sugar is bad for the waist line, but what is it that makes people CRAVE those junky, delicious eats?

Heavily processed foods loaded with fat and sugar activate (and alter) the same reward regions in the brain that are hijacked by alcohol and drug abuse. The relative roles of fat and sugar in influencing the brain, and hence behavior, have remained uncertain.

Gretchin Reynolds, writing for the New York Times reports that an intriguing new study suggests that it is not the fat that those yummy treats contain, but primarily the sugar what really draws people to such treats, and prompts them to eat much more than they should.

Researchers found, to their surprise, that sugar was so powerful a stimulus that it overshadowed fat, even when the two were combined in large amounts. Using MRI machines, researchers tracked brain activity in more than 100 high school students as they drank chocolate-flavored milkshakes. The shakes were either high in sugar and low in fat, or vice versa, but identical in calories. Those that were high in sugar lit up pleasure centers in the brain — firing up the food-reward network that plays a role in compulsive eating — and did so far more effectively than the high fat versions.

A high sugar shake that had triple that amount of sugar but only a quarter of the fat had an even greater impact. The milkshakes were all made with chocolate syrup and an ice cream base. The fat content was manipulated in different conditions by using either half and half or 2 percent milk, and the sweetness was manipulated by varying the simple syrup content.

High sugar shakes that were low in fat ramped up the reward circuitry just as strongly as the more decadent shakes that paired sugar and fat in large quantities, suggesting that fat was a runner-up to sugar. Low fat, low sugar milkshakes activated regions of the brain associated with taste and sensation, but they had no impact on reward regions.

The shakes were either half and half or 2 percent milk, and manipulated in different conditions by using chocolate syrup and an ice

Easy does it – just one 6oz. glass has as many calories as a Budweiser.
911 No Joke

*Actual 911 dispatcher transcript from a Hollywood Florida woman, Mary Jaggers:

Dispatcher: Hollywood Police Department. What's the emergency?
Jaggers: Everyone is getting drunk!
Dispatcher: Ma'am, what is the emergency?
Jaggers: They are drinking too much!
Dispatcher: Who is drinking too much?
Jaggers: Everyone.
Dispatcher: Ma'am, where are you?
Jaggers: I see drunk people, they’re everywhere!
Dispatcher: Where are you?
Jaggers: Artie’s Sportsman Lounge.
Dispatcher: The sports bar in Hollywood.
Jaggers: Yes. Help me!
Dispatcher: Ma’am stop calling.

After 6 such calls Jaggers was arrested. The Judge ordered her to stay away from Artie’s and stay off the booze.

CRIME BLOG

- 4:21 p.m. — A report was taken about the theft of a cell phone from Commerce Way.
- 5:00 p.m. — Police were called to Market Square for a report about a “suspicious coin.” Investigating officer reported it was a quarter.
- 5:45 p.m. — A Greenleaf Avenue caller reported someone was living under a ramp where