



Asthma

Asthma is an inflammatory disease of the respiratory system. Its effects can be managed so an asthmatic can live life to the fullest, by learning to recognize and control the things that can trigger an asthma attack.

Do you have asthma? Look for these signs:

- Frequent colds or sinus infections
- Whistling sound when breathing
- Coughing that lasts more than a week
- Coughing during exercise, in cold air, or around perfume, smoke or animals

What happens when an asthma attack occurs?

People with asthma are more sensitive to the environment. A variety of allergens or irritants may act as triggers. These triggers cause the membranes (alveoli) in the lungs to become inflamed and produce excess mucus. The airway constricts and airflow is restricted. Sometimes, the inflammation causes bronchial muscles around the airway to spasm. This makes the airway even narrower. The results are wheezing, coughing and difficulty breathing.

Asthma Triggers and Irritants Are Everywhere

These are just some of the things that may cause asthma attacks:

- Pollen, mold, mildew
- Dust mites, cockroaches
- Foods or food preservatives, such as sulfite
- Animal dander
- Tobacco smoke or wood smoke
- Pollutants
- Strong aromas, such as perfume, potpourri, paint or fried cooking
- Sprays, such as deodorants or hair spray
- Exercise or physical activity
- Cold air or a sudden change in temperature
- Aspirin

Tips for Controlling Triggers

- Keep windows closed. Use air-conditioning and air-cleaning devices with HEPA filters.
- Keep humidity no higher than 50 percent to discourage the growth of mold.
- Have someone dust and vacuum often.
- Don't smoke! Keep tobacco smoke out of your home.

- Clean bathrooms and the basement to minimize mold.
- Wash bedding in hot water to kill dust mites (at least 135°F).
- Get rid of decorative items that collect dust.
- Switch from carpeting to bare floors with washable rugs.

See your doctor regularly. Work on an "asthma action plan" with your doctor. Then you will know what to do if you have more symptoms. Talk with your doctor about ways to manage your asthma, including medications. Controller medicines help manage asthma overall. Rescue medicines are used during attacks. Your doctor can show you how to use them properly. Also, ask about peak flow meters. These small, hand-held devices help you see if treatment is working by measuring the airflow from your lungs.

And, remember, you always can call the **NurseLine** and ask registered nurses about asthma and many other health concerns, 24 hours every day.

Blue Cross: 1.800.299.0274

UHC: 1.888.842.4224

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Is Your Dependent Eligible?

Coverage for Dependents

Your dependent's eligibility is determined by your child's age and student status.

Generally, the dependent's healthcare coverage ends at age 19 for non-students or age 23 for students (Secondary, College, Trade School or University).

Eligibility of High School Students Turning age 19

If your child attends high school and turns age 19, his or her coverage depends on when they turned age 19. If your child attends high school and:

- turns 19 between September 1 and December 31, the last day of coverage will be December 31, if a December graduation and August 31 of the following year if still a full time high school student;
- or, turns 19 between January 1 and August 31, the last day of coverage will be August 31.

Continued participation will require you to complete the procedures outlined below.

Procedures for Members with Dependents Turning Age 19

In order to maintain health coverage for dependents over age 19, parents are required to furnish an official school schedule at least twice per school year - one schedule for the Fall and one schedule for the Spring. A "full-time student" is defined as a student who takes 12 credit hours. If your child is turning age 19, you must complete the following procedures:

1. Provide Copies of the Student's Schedules:

The District requires a copy of the student's official schedule for September 1 and January 1 of each school year.

2. Also, Student Verification for Your Medical or Dental Carrier:

BCBS members must complete a Student Verification Form indicating the status of the dependent (call 800 458-6024 to request a form). **UHC** members will be sent a *student verification letter* when the student first files a claim.

The letter requires that you answer questions regarding your student's eligibility.

3. Complete an Insurance Change Form:

Employees must complete an insurance Change Form to drop their dependent once he or she graduates from college, or if he or she will not be returning to school, marries, or reaches maximum age. Depending on your coverage elections, your insurance premium could be reduced as a result of dropping your child.

It is your responsibility to notify the Human Resources Department within 30 days of the date of the qualifying events listed above.

Please Note: These procedures may not apply to Special Dependents.

Additional Information

If you have any questions regarding this, please contact Human Resources 815.966.5255.

Adding A New Dependent

Adding a new dependent (birth, adoption, marriage, loss of benefits, legal guardianship, etc.)? You must complete an Insurance Change Form, which must be received in the Benefits Department within 31 days of the qualifying event. Documentation is required for your dependent to be added to your policy.

Dependent Classification	Applicable Age	Termination of Coverage
Non Student	Age 19	Last day of birth month
High School Student	Age 19, (1/1-8/31)	Last day of school term 8-31
High School Student	Age 19, (9/1-12/31)	Same as above 12-31
College Student	Age 19,20,21,22,23	Graduation or attain age 23, loss of student status, last day of birth month
Graduate	Age 19,20,21,22,23	Graduation Date – COBRA Event
Married	Any	Date of Marriage – COBRA Event
Does not meet support requirement	Any	Must meet definition for dependent – COBRA Event

Qualifying Events: Change or Elect Coverage

A plan member is only permitted to change his or her healthcare elections under specific “qualifying events.” The election change must be on account of and corresponds with a change in status that affects eligibility for coverage under the District’s health plan. The election change must be a qualifying event and be consistent with the event. Qualifying events include the following events:

- **Marital status** — A change in the employee’s legal marital status includes marriage, death of a spouse, divorce, legal separations, and annulment.
- **Number of Dependents** — A change in the employee’s number of dependents includes a birth, death, adoption, placement for adoption and legal guardianship.
- **Employment Status** — Changes in the employment status of the employee or spouse, including termination, new employment, a strike or lockout.
- **Dependent Status** — A change in the employee’s

dependent status occurs when the dependent satisfies or ceases to satisfy the eligibility requirement for coverage on account of age, student status, or other similar circumstances.

In addition, there are special enrollment rights for eligible employees, spouses, and dependents that lose insurance coverage.

If you have a qualifying event, you must submit an Insurance Change Form, which must be received in the Human Resources Department within 31 days of the qualifying event. If you have any questions, please contact Human Resources 815.966.3067

How to Use a Flex Debit Cards to Purchase Drugs

Participants of the Flexible Spending Account Plans (FSA) have asked questions regarding the use of the flex card. The flex is a restricted credit card. The flex card has specific restrictions so that it can only be used for approved purchases – office visits copays, drug copays, etc. and at specific vendors such as pharmacies and health providers.

Pharmacy Purchases. The flex card can be used for any prescription drug purchased at a pharmacy or through Medco’s mail order service. The prescription drug cost can be any amount because the drug claim is adjudicated at the pharmacy. {There was a program error which now has been corrected, effective April 13th.}

Office Visits Copays. The flex card can be used for physician office visit copays. Some doctors may not be able to scan the card. In this situation, you will need to submit a paper form.

Note: You can always use a paper form to submit your FSA claim.

Maximum Amounts That a Member Will Pay

	Retail Co-Pay (Up to a 30-Day Supply)	Mail Order Co-Pay (3 Month Supply)
Tier 1	\$15	\$20
Tier 2	\$30	\$45
Tier 3	\$45	\$65

Mental Health and Substance Abuse

United Behavioral Health is the sole provider of mental health and substance abuse services (“MHSA”). United Behavioral Health operates its own network of doctors and counselors. If you need mental health or substance abuse assistance, please contact UBH. Do not call your medical network provider.

Access to United Behavioral Health’s Network

Both medical providers (United Healthcare and Blue Cross Blue Shield) may have counselors listed on their network directories, but only the counselors in the United Behavioral Health directory are considered in-network. *Again, as the sole provider of MHSA services, all counselors must be within United Behavioral Health’s network.* All MHSA provider inquiries should be directed to United Behavioral Health.

Employee Assistance Plan (“EAP”)

United Behavioral Health is also the provider for the district’s EAP plan. The EAP staff is available 24 hours a day, 7 days a week.

Phone: 1.866.248.4096.
 Website: www.liveandworkwell.com
 Password: RPS

PTSD: The Incident is Over, but You Keep Re-living It

Understanding Post-Traumatic Stress Disorder

One stressful event can affect your mental and physical health long after the incident. Common reactions include feeling hopeless about the future, having trouble concentrating, and being jumpy or on guard constantly. However, when these symptoms last for more than a month, it could be Post Traumatic Stress Disorder (PTSD).

PTSD is an anxiety disorder that can occur following a traumatic experience or after witnessing a life-threatening event such as military combat, natural disaster, terrorist incident, serious accident, or violent personal assault. 60.7% of men and 51.2% of women have reported experiencing at least one traumatic event — with approximately 8% of men and 20% of women developing some form of PTSD in the days and weeks following exposure. About 3.6% of U.S. adults aged 18 to 54 (5.2 million people) have PTSD during the course of a given year.

People who suffer from PTSD often re-live the experience through nightmares and flashbacks, have difficulty sleeping, and feel detached or estranged. If prolonged, these symptoms can lead to substance abuse, relationship problems, depression and/or anxiety. Here are some signs to watch out for:

- Nightmares or flashbacks
- Efforts to avoid thoughts, feelings and activities associated with the trauma
- Difficulty falling asleep or difficulty staying awake
- Exaggerated startle response
- Outbursts of anger

PTSD symptoms usually occur within the first three months after a traumatic experience, but can take years to surface, and can vary in intensity depending on the incident and the person. For example, some older veterans who report a lifetime of only mild symptoms, experience significant increases in symptoms following retirement, including severe medical illness.

Resources

United Behavioral Health

Phone: 1.866.248.4096

www.liveandworkwell.com

Password: RPS

The site offers articles and resources for help dealing with PTSD.

National Center for Post Traumatic Stress Disorder

Phone: 1-802-296-6300

www.ncptsd.va.gov/facts/general/fs_what_is_ptsd.html

Information on assessing and treating PTSD.

National Mental Health Association

Phone: 1-703-684-7722

www.nmha.org/

Numerous resources on various mental health issues, with a special section for troops and their families.



Your Health Care is an internal publication of Rockford Public School District 205, which is published by the Human Resources Department, and is intended solely for the employees of the District. It is published at least six times per year with Special issues that may also be published periodically.

Many of the articles are written for employees who are eligible for, and have enrolled in, the District's Health Care Program. Receipt of this publication is not an indication that an employee is eligible for benefits under the District's Health Care Program. All employees, regardless of whether or not they enrolled in the Health Care Program, are eligible to use the Employee Assistance Program.

The information and therapeutic approaches in these articles are provided for educational purposes only. They are not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans. Check your health plan regarding your coverage of services. If there is a discrepancy between the information contained herein and the provisions of the health plan, the provisions of the health plan shall control.