



## Breathe easier with Nurtur health coaching



November is Healthy Lung Month. No parades or fireworks, and that's probably for the better.

For one thing, excitement is known to make some people short of breath, and millions of people already have difficulty breathing.

Environmental pollutants continue to cause breathing problems, things like vehicle emissions, wood-burning fireplaces, dust, mold and even household cleaners.

No list of irritants would be complete without tobacco smoke. It's one of the main reasons people have asthma, which is affecting more people than ever before.

Today, an estimated 7% of the population has asthma, and more than half say it is limiting their usual activities. Their everyday lives are interrupted by health episodes and doctor visits—or worse, hospitalizations and trips to the ER.

***It doesn't have to be that way.*** Carpenters Trusts offers a free program that teaches patients how to minimize asthma's impact on their quality of life.

The program is called Health Coaching and it gives patients regular telephone sessions with a certified respiratory therapist, also called a health

### Also in this issue

Is your paycheck going up in smoke?

No cold turkey with Quit For Life®

Text2Quit<sup>SM</sup> adds mobile motivation

Online services & apps for Aetna users

Healthy fixes from Nurtur®

Nutrition: A little sugar is too much

Prescription drug update

No gaps in coverage for retirees

coach. These coaches work for a company called Nurtur, which was contracted by the Board of Trustees to provide this program to participants and dependents.

Patients that enroll in Nurtur's asthma program get connected with their own health coach and schedule regular calls so coaches can help them understand and follow through with their doctors' action plans. Coaches also teach patients how to control symptoms, minimize attacks and avoid incidents that might lower their quality of life.

Nurtur offers similar coaching programs for participants and dependents with COPD, diabetes, heart disease, heart failure and chronic back pain. Nurtur's programs are available for no out-of-pocket cost to carpenters, spouses and dependent children over age 18.

Source: U.S. Centers for Disease Control and Prevention. "Asthma's Impact on the Nation." 2012

### Earn a \$200 gift card

Participants and dependents that complete a health assessment call and six additional calls with a health coach will be rewarded with a \$200 gift card. Gift cards can be redeemed at 350 stores, online merchants, entertainment venues and travel destinations. Call **877-676-7700** to enroll or visit **ctww.org/nurtur** for details.

# Healthy Lung Month

## Is your paycheck going up in smoke?

The cost of smoking tobacco exceeds the price tag on cigarettes.

Back in 2004, a Duke University study estimated the annual cost of smoking to be \$15,000. If you do the math, it comes out to a whopping \$40 a pack!

One hidden cost is additional medical care for the tobacco user. Think about the possibility of lost earnings due to disability. And don't forget, second-hand smoke can harm the spouse and kids too.

Tobacco users also pay more for life and property insurance.

With everything added up, the study concluded, over a 60-year period, the projected cost for a 24-year-old male smoker was \$220,000. Projected cost for a female smoker of the same age was \$106,000.

### Impact on retirement

Premature death caused by smoking? It definitely happens. Tobacco users die about 13 years earlier than non-users, according to smokefree.gov. The good news? Doctors say those lost years can be earned back. For a retired union carpenter, every additional year is a year to enjoy the union pension he or she worked so hard for.



## No cold turkey with Quit For Life<sup>®</sup>

**The Great American Smokeout is coming Nov. 19, 2015.** Health organizations encourage tobacco users to make a quit plan and to get acquainted with programs and resources that can help them succeed.

“Cold turkey” is not recommended. With some thought, planning and encouragement, tobacco users can tame the beast of withdrawal. It's definitely possible. **Quit For Life<sup>®</sup>** can help.

For the past 25 years, Quit For Life has been a recognized leader of tobacco-cessation research. That research forms the bedrock philosophy of Quit For Life, which is best summarized in this four-step strategy.

- 1. Quit at your own pace.** Participants learn how to quit on their own terms and at their own pace. They get the help they need, when they need it.
- 2. Conquer your urges to smoke.** Participants gain the skills they need to control cravings and urges and learn how to handle social situations involving tobacco.
- 3. Use quit medications so they really work.** Participants learn how to supercharge their quit attempt with the proper use of nicotine substitutes or medications.
- 4. Don't just quit, become a nonsmoker.** Participants learn to never again have that “first” cigarette once they have stopped using tobacco.



continued on next page

# Healthy Lung Month

*Cold turkey* continued from previous page

Quit For Life is an evidence-based program, which means all strategies, tips and advice are considered best practices by the Surgeon General and supported by research published in peer-reviewed studies.

Quit For Life is available at no out-of-pocket cost to covered participants, spouses, and dependents age 18 or older. The program even covers the cost of nicotine replacement medications. Best of all, Quit For Life actually works.

Visit the Carpenters Trusts website ([www.ctww.org/tobacco](http://www.ctww.org/tobacco)) for complete information. Or call **866-784-8454** so a real person can talk you through the program and answer questions without pressuring you to quit.



## What does 'cold turkey' really mean?

The most likely source for "cold turkey" stems from the earlier idiom, "talk turkey." To talk turkey was to speak affably, in pleasant terms. Over time, that meaning shifted into one of speaking plainly and directly about a particular matter. Talk turkey went on to become the variant, "talk cold turkey," which meant to lay out hard facts and/or get immediately down to business.

*Source: Barbara Mikkelsen. Found at [www.snopes.com/language/phrases/coldturkey.asp](http://www.snopes.com/language/phrases/coldturkey.asp).*

## Text2Quit<sup>SM</sup> adds mobile motivation

**Text2Quit<sup>SM</sup>** from Quit For Life sends tailored text messages when you need them to your mobile phone. Emails, web tools and peer support are part of the program, too.

The Text2Quit<sup>SM</sup> feature is free – and so is the program – to eligible participants, spouses and dependent children over 18. It does not replace the Quit For Life program. It's an optional service that uses mobile technology to motivate participants and help them through difficult events like cravings.



From a phone, users can set a quit date, play games to combat cravings, keep their Quit Coach informed of everyday activities, and track their day-to-day progress.

In addition to Text2Quit, participants get access to Web Coach<sup>®</sup>, a private, online community where they can complete activities, watch videos, track their progress, and join discussions with other participants.



Quit For Life<sup>®</sup> Program

## Carpenter tells his story, "Strong enough to quit"

Visit our YouTube channel to watch a video about one carpenter's experience becoming a nonsmoker.

# Other healthy fixes from Nurtur<sup>®</sup>

## Aching backs healed with Nurtur<sup>®</sup> coaching

Nearly 10 years ago, the Carpenters Health and Security Plan contracted a third-party company to provide health coaching to individuals receiving medical treatment for low-back pain.

This coaching program is offered by a company called Nurtur. In case you're wondering, Nurtur is just a weird spelling of *nurture*. The company name describes

what these back-pain specialists do—they teach people how to minimize the symptoms of chronic pain and how to maximize their quality of life.



In 2014, 97 participants and dependents

completed the Nurtur health coaching program for back pain. Roughly 40% of them mailed back their program surveys. Collectively they gave the program a 94.7% satisfaction rate.

Here's a real-life description of one carpenter's experience:

*“The member is a 51-year-old male who enrolled in the back pain program with reports of sciatic pain. His only intervention was fifteen minutes of yoga two times per week. Upon recommendation of the member's health coach, he increased his stretching to three times per week, increased walking with daily activities, and participated in a plank and push up challenge to build core strength. His sciatic pain reduced from a rating of a 6/10 to a 0/10. The member went from using*

*pain medication to control his pain to not needing the medication at all! The member's activities of daily living also improved. In the baseline call, he reported his back pain increasing when he travels, stands for too long or performs his normal household or job activities. However, after his coaching sessions he is able to perform all these activities with no added pain.”*



This account was shared anonymously with the Carpenters Health and Security Plan and was done

so with the carpenter's permission.

### Why coaching from Nurtur?

Chronic back pain can wear people down, physically and mentally. It seems like no matter what they do, the pain is always there. Even a good night's sleep is an ongoing challenge. If the daily grind goes on long enough, they might start thinking back surgery is the only solution.



Surgery can be necessary and beneficial. On the other hand, it can be risky too. Patients might consider putting off surgery until they've explored less invasive treatments.

### First-timers who complete six coaching calls receive \$200 gift card

One-on-one coaching with a specialist from Nurtur could be very beneficial. If you receive a letter or phone call inviting you to participate, spend a few minutes learning what you can gain from the program. Call Nurtur at **877-676-7700** for information or visit **[www.ctww.org/nurtur](http://www.ctww.org/nurtur)**.

## Nutrition: A little sugar is too much

Halloween candy laced with poison? The rumors caused quite a scare during the 1960s. Did it really happen?

No, according to snopes.com, the website dedicated to proving and dispelling rumors. The website's investigative reporters have "yet to find evidence of a genuine Halloween poisoning."

But today, doctors and experts would disagree with the finding, not because of foul play but the wealth of evidence showing the serious health consequences of eating too much sugar.

"Sugar is a toxin. Pure and simple."

That's a direct quote from *Fat Chance*, a book by Dr. Robert H. Lustig, M.D. Dr. Lustig is a pediatric endocrinologist and an expert on diagnosing and treating child obesity.



In his book, Dr. Lustig explains what physically happens to the body's organs, tissues and blood cells when we eat things we should be avoiding.

Most of the book focuses on the physiological impact of fructose, a sweetener known by at least 50 different names and its role in causing metabolic illnesses and a cluster of symptoms known to millions in the U.S. and around the world.

- Overweight and obese
- Low HDL cholesterol (the good)
- High LDL cholesterol (the not-so-good)

- High triglycerides
- High blood sugar
- Insulin resistance

That last point (insulin resistance) probably deserves explanation. Insulin resistance is a medical term describing what happens when a person's insulin has difficulty regulating blood sugar. The insulin doesn't work as well as it used to, so the pancreas keeps the insulin flowing. Meanwhile, the body's fat cells keep packing away calories.

That's what insulin does, Dr. Lustig explains. It regulates blood sugar by funneling surplus calories into the fat cells. And not just any fat cells—the ones around the internal organs, starting with the liver. Likely outcome? Fatty liver disease, followed by diabetes and cardiovascular disease.

What's driving all of it? Sugar.

We're not talking about glucose. That's the body's preferred fuel. Fructose, on the other hand, is like pouring pure ethanol into your gas tank.

An eye-opening example is orange juice. An eight-ounce glass of orange juice has as many

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Americans consume  
an average of

**66 pounds** of  
added sugar

each year.

Source: SugarScience. Found at [www.sugarscience.org](http://www.sugarscience.org).

calories as a shot of 80-proof bourbon. But the number of calories isn't the problem. It's where they came from.

The calories from orange juice (which is mostly fructose) overwhelm the liver just the same as ethanol (grain alcohol). Either way, 70 to 80 percent of the calories go straight to the fat cells around the abdomen.

"A bang to your liver," Lustig writes, but "more like a hand grenade."

Poison? Hand grenade? That's the bitter truth about sugar. It's toxic and causes serious health problems, especially at our current rate of consumption. Surprisingly, people still think that handing out large quantities of sugary treats should continue being a Halloween tradition.

According to the Academy of Nutrition and Dietetics (2012), nearly 75% of the 85,000 processed and packaged food items sold in American supermarkets are spiked with added sugar.

As a result, the average American consumes 19.5 teaspoons of added sugar every day. According to health scientists at SugarScience.org, that's two to three times higher than it should be, and it adds up to 66 pounds of added sugar per year, per person.

Dr. Lustig, co-founder and chairman of the Institute for Responsible Nutrition (www.responsiblefoods.org), is convinced that sugar consumption is the main driver of obesity in children and in adults.



As Dr. Lustig thoroughly documents in his book, *Fat Chance*, sugar is not a treat; it's a poison to avoid. To learn more, watch, "Sugar: Hiding in Plain Sight" and other videos on the Carpenters Trusts YouTube channel.

## Aetna tips and updates

- **Visit a network doctor.** Network doctors contract with Aetna to offer rates that are often much lower than their regular fees. This helps you save money. You could end up paying a lot more if you use a non-network provider.
- **Do you or a family member require sleep apnea equipment?** For your protection, use an Aetna PPO provider. It will protect you (and your health plan) from being overcharged for your rental equipment. PPO providers are directed by Aetna to stop billing you once the accumulated rental fees reach the actual purchase price of the equipment. Working with a non-network provider, you don't get that guaranteed protection. You could be billed for the entire period of use at a substantially higher cost.
- **Are you having trouble getting services approved by Aetna?** Call Carpenters Trusts and ask to speak to a Customer Service Representative if you're experiencing delays or other issues.
- **Paper claims take longer to process.** Your claims are processed faster when you use Aetna network providers. They handle the paperwork (in a faster, paperless sort of way).

- **Show your Aetna/ Carpenters Trusts ID card to medical providers so claims are filed and sent to Aetna on a timely basis.** If you are enrolled and have not received your Aetna ID cards, call Carpenters Trusts and speak to a Customer Service Representative.
- **Do NOT show Aetna/Carpenters Trusts ID card to your dentist.** You can, of course, but there's really no point. Dental claims need to be sent to Delta Dental of Washington. (Obviously, that's the card that should be shared.)



# Online services and apps for Aetna users

**Aetna Navigator** is the best way to locate health care providers on the Aetna Choice POS II network. Aetna Navigator is a simple, secure website for carpenters and dependants, with lots of helpful tools for managing your health and health benefits. A Spanish version is also available. Registration is required, but it's also quick and easy. Once registered, users can search Aetna's online provider directory and access other useful services.

**Aetna Mobile:** With Aetna's secure mobile website and mobile applications, members can pull up their ID cards, search for a medical professional, locate a hospital, find a walk-in clinic, and more.



**iTriage** is a health care app from Aetna that helps you find medical answers in everyday language, locate care options, connect with doctors, and maintain your own health information.



## Aetna nurse line ready when needed

**Aetna's Informed Health Line (800-556-1555)** invites participants and dependants to call any time, day or night, if they want to speak with a registered nurse about a health or wellness issue.

The Audio Health Library can be another source for answers and information. It explains thousands of health conditions in English and Spanish. Callers can transfer to a registered nurse at any time.

The Informed Health Line does not provide treatment advice. It offers information to help callers make informed healthcare decisions.

*Disease and injury, whether caused by work, nonwork activities, or lifestyle, reduce quality of life, opportunity, and income for workers and those dependent upon them.*

John Howard, M.D.  
Director, National Institute for Occupational Safety and Health (NIOSH)

Source: NIOSH. "Leading the Evolution Toward Total Worker Health." 2011

## Prescription drug update

**FDA approves second PCSK9 inhibitor.** Two cholesterol-management specialty drugs have received FDA approval since last July. Their names are Preluent<sup>®</sup> and Repatha<sup>™</sup>, and they're intended for patients whose cholesterol remains uncontrolled despite statin therapy. These drugs are not covered if prescribed as an initial intervention or treatment. The Carpenters Health and Security Plan has therefore instructed Diplomat (our pharmacy benefit manager for specialty drugs) to require prior approval and enforce strict guidelines.

### Next issue: Walking Miracles





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## We miss you, please stay in touch

Return to sender. These are heartbreaking words for people who work in the mailroom, especially considering the effort that goes into sending (or trying to send) important information to important people. Carpenters Trusts is required (by law) to keep you informed about your fringe benefits. So please keep us informed of your contact and address information. Give us a quick call so we can verify your information. It will take just a minute or two (**206-441-6514** or **800-552-0635**).

## Remember, no gaps in coverage for retirees

The no-gap rule is strictly enforced when applying for reenrollment in Retiree Coverage. This affects those retirees who delay initial enrollment at retirement or elect to disenroll from retiree coverage because of other coverage. If you have questions about this policy, please contact Participant Services at Carpenters Trusts (**206-441-6514** or **800-552-0635**).

### Directory of Services

*Medical Benefits & Claims*

#### **Carpenters Health and Security Trust of Western Washington**

Seattle Area: (206) 441-6514

Toll Free: (800) 552-0635

Web: [www.ctww.org](http://www.ctww.org)

*Prescriptions*

#### **Express Scripts**

Toll Free: (800) 251-7706

Web: [www.express-scripts.com](http://www.express-scripts.com)

*Dental and Orthodontia*

*Benefits & Claims*

#### **Delta Dental of Washington**

Toll Free: (800) 554-1907

Email: [cservice@deltadentalwa.com](mailto:cservice@deltadentalwa.com)

Web: [www.DeltaDentalWA.com](http://www.DeltaDentalWA.com)

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