

AgeWise

Summer 2007

A resource for public school employees 50 and older

Learn how to slow down the effects of aging

Simple steps you can take for a healthier mind and body

Use it or lose it! How often have we heard that phrase throughout our lives? But working our bodies is only one way to slow down aging. Research shows that working our brains and adding more “smart” foods to our diet can help us retain our brain power.

What happens to our brains as we age?

As we age we become more forgetful. We have problems remembering where we put our keys or glasses, or you walk into a room and forget why you’re there! Age also brings a decrease in mental agility and an increased risk of Alzheimer’s Disease. But aging doesn’t have to have such a negative impact on our brains.

Training your brain

Research shows that “cross-training, by doing things that hit both the left and right sides of the brain, like word puzzles plus mazes and visuals, has been proven to build brainpower,” says Gary Small, M.D., director of the UCLA Center on Aging and author of “The Memory Prescription” (*Real Simple* magazine, June 2007).

Challenge yourself mentally and physically for at least 15 minutes a day. Try a crossword puzzle, sudoku game, or put together a puzzle.

1		8	4						
			5	2				7	
		2		9		1			6
		9		7				6	1
7					4				9
5		3							2
				1				9	
				5					8
					6				5

Courtesy of PrintFreeSudokuPuzzles.com

Sudoku Rules

Fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9. Digits can appear only once in every row or column. (Solution found on back page.)

Pumping up your brain power

Researchers also believe there’s a connection between physical activity and cognitive function.

A study showed those who exercised for at least 15–30 minutes at a time, three times a week, were less likely to develop Alzheimer’s Disease, even if they were genetically predisposed to the disease (University of Illinois at Urbana, Champaign).

Get into the routine of taking a brisk walk once a day. Make it a social event by inviting a friend and catch up on each other’s life.

Eating “smart” foods

Studies have shown that foods known to protect against certain diseases may also affect aging. Brightly colored fruits and vegetables tend to be rich in phytochemicals that have antioxidant and anti-inflammatory properties. “Including a variety of colorful produce in your daily diet can help counteract the effects of aging,” says neuroscientist James Joseph, Ph.D. of the USDA Human Nutrition Research Center on Aging at Tufts University.

Other studies point out the growing number of benefits attributed to nutrients known as omega-3 fatty acids. Cold-water fish, such as salmon, sardines, and herring, are rich in omega-3 fatty acids which are essential for brain function.

Eat antioxidant-loaded foods such as almonds, leafy greens, and blueberries. Have at least two servings per week of fish rich in omega-3 fatty acids, like salmon.

Ovarian cancer:

Learn about the early warning signs that could save your life

Until recently, ovarian cancer was known as the “silent killer.” Most women weren’t diagnosed until the cancer was in the late stages, leaving them with less chance for survival.

But hope is now on the horizon. Research by Dr. Barbara Goff, a gynecologic oncologist at the University of Washington, has shown compelling evidence that early warning signs exist for ovarian cancer.

Goff’s almost decade-long research was so compelling that three leading cancer associations—The Gynecologic Cancer Foundation, The Society of Gynecologic Oncologists, and the American Cancer Society—released a consensus statement advising women and doc-

tors to be on the lookout for four key early warning signs.

Ovarian cancer is rare, affecting only 1.4% of women, but its potential deadliness makes early detection critical. If caught in the earliest stage, before spreading beyond the ovaries, almost 90% of women will survive, compared to less than 30% whose cancers are in the later stages.

Early warning signs

According to Goff, 57% of women with stage 1 ovarian cancer and 87% with advanced ovarian cancer experienced one or more of the following symptoms:

- Bloating.
- Pelvic or abdominal pain.

- Difficulty eating or feeling full quickly.
- Feeling a frequent or urgent need to urinate.

Because many women experience these symptoms from time to time (due to menstruation or ongoing bloating with Irritable Bowel Syndrome), how do you know when to seek medical attention?

Goff says there are two key elements: the symptoms must be new and must persist for more than two to three weeks. These symptoms may be a sign of ovarian cancer or other serious conditions such as a urinary tract infection or colon cancer. “While the majority of women won’t have ovarian cancer, it’s still critical to see a doctor immediately,” Goff says.

Free Rx Savings Card can save you money

Trust health plan members can receive discounts on non-covered medications

If you have a WEA Trust health plan that includes prescription drug coverage, you may be aware of a few medications (such as for hair restoration, infertility, and some cosmetic creams such as Renova or Retin-A) that are not covered.

Helping to reduce costs

To help reduce the costs for those medications, a free discount card is now available to Trust health plan members. The Rx Savings Card can save about 13%, on average, on non-covered medications at participating retail pharmacies. You might be able

to save even more with the card’s mail-order feature.

Available to Trust health plan members

If you’re a Trust health plan member, you can request the Rx Savings Card online at weatrust.com/careington, or call (866) 222-2558. When asked, your username is **weatrustrx** and your password is **discountcard**.

Any member in your household who is covered by a Trust health plan may use this card. The card must be presented at each visit to a participating pharmacy. If you call to receive your

card, you can ask for help in locating a participating pharmacy. Major retail chains and many Wisconsin independent pharmacies honor the card.

We are providing this discount card as a service to health plan members. The discount card does not provide reimbursement from your health plan. You are responsible for paying the entire discounted price to the pharmacy.

For questions about your drug plan, contact a Trust customer service representative at (800) 279-4000.



Know your health coverage options before retirement

Make sure you're financially prepared to cover the cost of your health insurance

There are some things that you should know about your health coverage to make your transition to retirement easier.

Health insurance premiums are a major expense during retirement and including them as part of your retirement planning is a wise financial move. Take a look at the chart below for a sample of what a 56-year-old teacher would pay for monthly premiums in 2007.

Sample health insurance premiums for a retired 56-year-old teacher

County	Monthly Single Rate	Monthly Family Rate
Dane	\$673.60	\$1,525.58
Kenosha	\$769.82	\$1,751.14
Price	\$701.68	\$1,597.18

If you're a public school employee, there are two other numbers you may want to remember if you're planning to retire. The first number is 55, the age at which you first become eligible for Wisconsin Retirement System benefits. The second number is 65, the age when you become eligible for Medicare, the federal government's medical program for seniors.

Because of the benefits that become available at these two ages, many individuals plan their retirement around these times. It's important to know that the age at which you retire presents different options for health insurance coverage.

What happens if you retire before age 55?

If you retire before age 55 and your

school district does not give you the option to remain in the group plan beyond the 18-month COBRA time period, you'll need to obtain health insurance coverage and pay for it yourself until Medicare kicks in at age 65.

What happens if you retire between age 55 and 65?

If you are a Trust health plan member and retire between age 55 and 65, the Trust allows you to continue health coverage (at the group rate) as long as premiums are paid and the Trust continues to cover the employee group to which you belonged before your retirement. You may, however, have to pay your health premiums out of your own pocket. Because this is a negotiated feature, be sure to ask your school district if it will pay any part of your premium.

It is important to know that if you choose to leave your Trust group health plan, you can't re-enroll later.

If you're not covered by a Trust health plan, check with your school district to find out how long you can continue your group health coverage.

What happens when you turn age 65?

If you're still working at age 65 and have health insurance through your employer, your employer's health plan is primary (that is, it pays first), and Medicare (the federal government's medical program for seniors) is secondary.

If you're no longer working and 65 years old, and you're not covered under your employed spouse's insurance, Medicare becomes the primary

payer of health benefits. (It's very important to be enrolled in Medicare Parts A, B, and D.) Visit medicare.gov for more information.

Individuals who currently have Trust health coverage and for whom Medicare becomes primary, will often retain their Trust coverage as their secondary health insurance plan.

All retirees over age 65, including those not covered by a Trust health plan have the option to enroll in WEA-MedPlus. This health insurance plan is designed for public school retirees and their spouses who are age 65 or older, have Medicare as their primary insurance, and who want the quality group coverage that the Trust provides.

The premium rates for WEA-MedPlus are based, in part, on medical costs where you live and receive your medical care. If you move from one area to another, your rates may either increase or decrease. Premium rates are adjusted every January 1 and are guaranteed for that calendar year.

WEA-MedPlus does not cover dependent children nor does it cover prescription drugs and medications except for those that we are required to cover by law. If you need prescription drug coverage, we recommend that you enroll in Medicare Part D.

For more information about Trust health plan eligibility, call the Trust's Eligibility Services Department. For questions on Trust health plan claims payments, contact a customer service representative. Both can be reached by calling (800) 279-4000.





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Your Money

New Member Benefits Web site

Easy-to-find information helps you make the right decisions for your financial future

Check out **weabenefits.com**, the new WEA Trust Member Benefits Web site.

Weabenefits.com gives Wisconsin public school employees fast access to information about individual benefit programs offered by Member Benefits.



At weabenefits.com, you can:

- Access your WEA TSA Trust or WEAC IRA account.
- File an auto or home insurance claim.
- Request a quote for auto or homeowners/renters insurance.
- Register for a financial seminar or view one of our online presentations.
- Find out how much you need to save for retirement using one of our 26 calculators.

- Learn how to reduce your insurance premiums, and what coverage options are available.

“Our Web presence reflects the quality products and exceptional customer service we deliver every day,” says Dave Kijek, CEO and President of WEA Trust Member Benefits. “We believe that members will have a positive experience at weabenefits.com and appreciate the easy access to information they need to make important decisions about their financial future.”

When you visit the site you'll find four main navigation areas

Insurance

- Learn what you need to know about auto, homeowners/renters, and additional liability insurance coverage.
- Get an insurance quote.
- File a claim.
- Update your policy.

Retirement

- Learn about retirement savings options available to you.
- Enroll online.
- Access your account.

- Use online calculators to help you make personal financial decisions.

Learning Center

- Locate a specific form, brochure, or online publication.
- Find information on upcoming financial seminars that you can attend or view online.
- Find the answers to your questions by searching the FAQ section.

Trust Advantage

- Find out more about *Trust Advantage*, our work site benefit program, and the services available to employees in participating districts.

Visit **weabenefits.com** to learn more about the excellent benefits available to Wisconsin public school employees.

Sudoku solution

1	6	8	4	7	5	9	2	3
9	3	5	2	8	6	1	7	4
4	2	7	9	3	1	8	5	6
8	9	2	7	5	3	6	4	1
7	1	6	8	4	2	5	3	9
5	4	3	6	1	9	7	8	2
6	5	4	1	2	8	3	9	7
3	7	1	5	9	4	2	6	8
2	8	9	3	6	7	4	1	5

