BenefitsPulse

Discover health and benefits news for city of Houston employees and retirees

Issue 1 - 2017

02 Bone Health

05 Hearing Loss

07 Give Your Water a Boost

08 Just So You Know

09 EAP Can Help

11 Guest Column: I Retired Too Early

Maintaining BONE STRENGTH

Benefits Q & A

Q *My 15-year-old daughter and 21-year-old son live with their mother in another state. Are my children still eligible for medical and dental coverage under my City of Houston-sponsored plan?*

A Your natural or adopted children are eligible for coverage up to age 26, whether or not they live with you. (Adult children are eligible to remain covered regardless of marital status and accessibility to other coverage).

Since your children live out of state, the level of health coverage depends on the plan in which you are enrolled. For example, if you are enrolled in the Limited plan, your health coverage is limited to the following core service area: Harris, Montgomery, Galveston, Brazoria, Fort Bend, Austin, Waller, Grimes, San Jacinto, Liberty, Walker and Chambers counties. Call one of the Cigna on-sites to see if your zip code is included the City of Houston-approved extended zip code list. Outside the service area, you are covered only for emergency and urgent care. Call Cigna to find out information about its Guest Privileges Program at 800-997-1406.

If you are covered with the Open Access Plan or Consumer Driven Health Plan, coverage is the same as though your children were with you in Houston. Guest Privileges Program does not apply to these plans since both are nationwide. Be sure to verify that providers used are participating Cigna Care Providers. For a list of participating providers, call 800-997-1406 or log on to www.cigna.com. OAP does not have out-of-network benefits. CDHP has in-network and out-of-network benefits.

Dental is administered with Delta. You are limited to coverage in Houston and a few surrounding counties if you are covered with the DHMO plan. Emergency coverage is available if the member is more than 35 miles away from the service area; emergency coverage extends to stabilizing the patient, but further treatment must be obtained by the member's primary dentist in the service area. For more information about emergency services, call 844-282-7637 (DHMO) or 855-242-1549 (DPO).

The DPPO is a nationwide plan so your children will have the same level of coverage as if they were in Houston.

We want to know what's on your mind or what you would like to know more about. Please forward any story ideas for future issues of Benefits Pulse or comments about recent issues to David Smith at davidf.smith@houstontx.gov.

Benefits Pulse

Vol. 27 No. 1 - 2017

Benefits Pulse is published quarterly by the city of Houston Human Resources Department.

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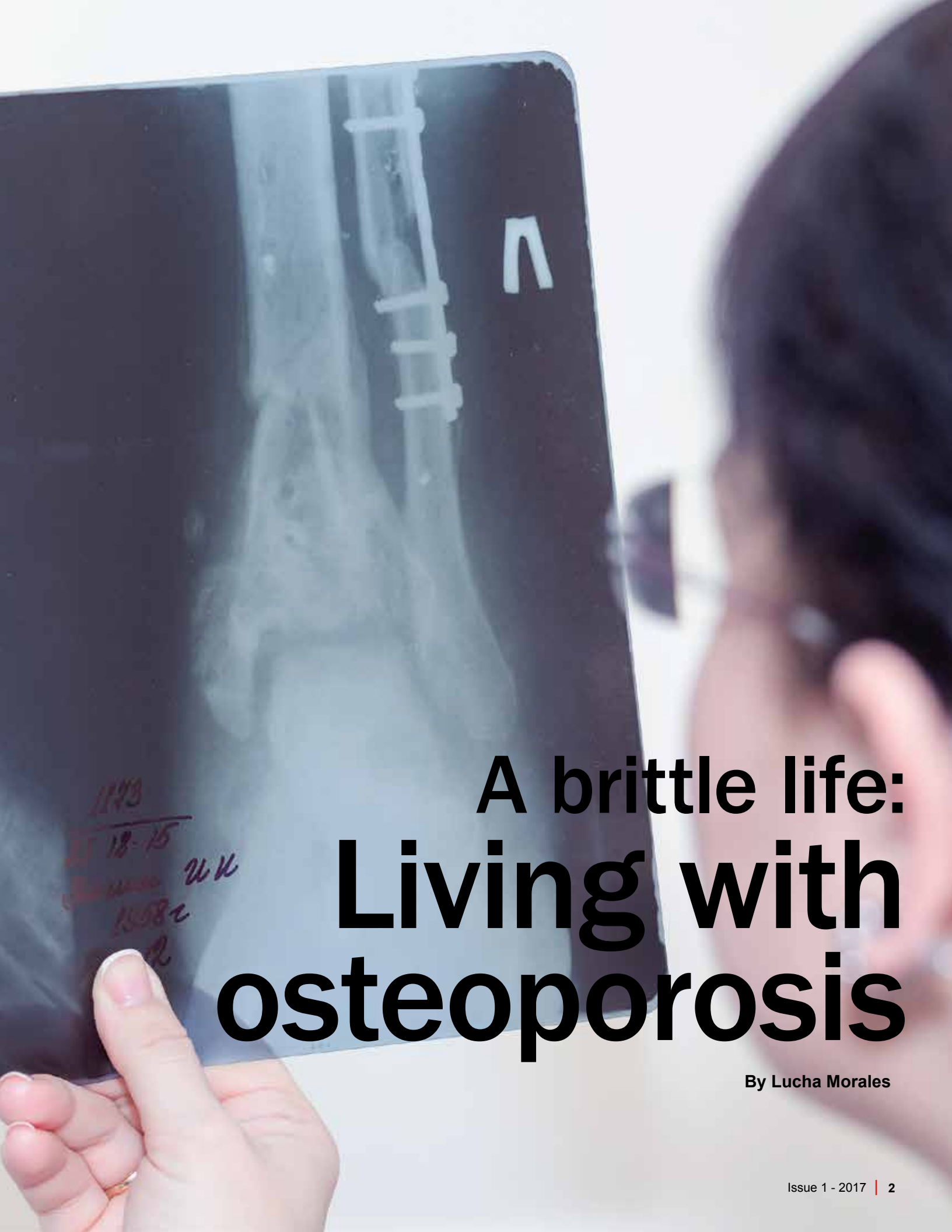


A brittle life: Living with osteoporosis

By Lucha Morales

Osteoporosis is sneaky. It can progress so gradually that bone density diminishes and bones weaken before people realize they have it.

Just ask Sarah Williams.

Sarah was unaware she was experiencing bone loss. With no symptoms of her bone structure changing, she went about her day-to-day activities. She worked full time, attended graduate classes at night, and spent time with family.

It wasn't until Sarah received results from a bone density test she took as part of her annual well-woman exam that her doctor discovered she has osteoporosis.

"They told me I had lost 2 percent of bone density within the last year," Sarah said of her results from a dual energy X-ray absorptiometry test, or DXA scan, which measures bone density to diagnose osteoporosis.

The National Institutes of Health describes osteoporosis as a condition that causes bone loss, makes bones thin and weak, and increases the risk of fractures.

And Sarah is far from alone. Millions of people in the U.S. are either at risk or suffer from osteoporosis, according to the NIH.

Sarah, a City of Houston employee who asked that her real name be withheld for privacy (Sarah is a pseudonym), said a couple years before her diagnosis, her doctor recommended that she get a bone density test every two years. Her family history of osteoporosis and other risk factors prompted the recommendation.

Treatment is evolving

Dr. Tom Thomas, an endocrinologist and medical director of the Kelsey-Seybold Osteoporosis clinic in Houston, says ways to approach osteoporosis have changed over the years and also depend on individual patients' medical histories.

Thomas helped found the clinic in 2007. He is not Sarah's personal physician and was commenting generally about osteoporosis, not her specific case or condition.

Thomas said recommendations for DXA scans and bone density testing are not necessarily for everyone over 50. Instead, DXA testing is generally recommended for post-menopausal women and men between 50 and 70 years of age with risk factors.

"Risk factors include anyone with a strong family history of either a hip fracture, an individual with a prior non traumatic fracture of the hip, back, the wrist or the ribs, history of rheumatoid arthritis or chronic steroid treatment," Thomas said. "And all smokers along with very thin people with body mass indexes below 19."

The diagnosis

Sarah said learning that she has osteoporosis did not come as a complete surprise.

"I was not surprised. My older sisters both have a history of it," said Sarah, whose sisters were diagnosed with osteoporosis 10 years ago.

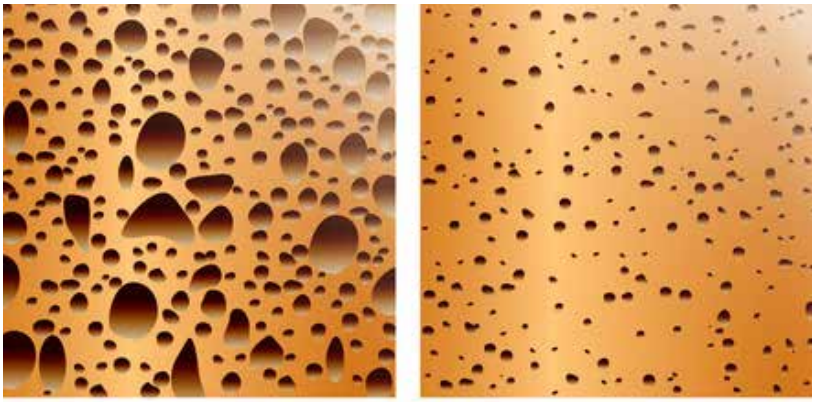
After her test results, Sarah was referred to an endocrinologist.

"With osteoporosis, we want to make sure certain organ functions are actually good, particularly kidney function," Thomas said. "We do workups regularly to ensure there are no secondary causes of osteoporosis that need to be treated first.

"We also want to make sure they can tolerate some of the usual

What is osteoporosis?

Osteoporosis is a bone disease that occurs when the body loses too much bone, makes too little bone, or both. As a result, bones become weak and may break from a fall or, in serious cases, from sneezing or minor bumps. The term osteoporosis means "porous bone."



medicines, meaning they have no major gut problems like severe reflux disease, ulcer history, or colitis," he said.

Although Sarah wasn't surprised by her diagnosis, she was concerned about possible medication interactions with Fosamax, the medication her doctor prescribed to treat her decreased bone density.

"All medications have side effects," said Sarah, who takes Amlodipine to treat her high blood pressure and Atorvastatin to treat her high cholesterol.

Among patients with 10 to 12 years of continuous use of Fosamax, side effects are more common, according to Thomas.

"But it's still the first line of treatment for those that have never been on treatment before," Thomas said. "Typically it's used for osteoporotic individuals or in individuals with fairly advanced osteopenia that's getting worse over time."

Now, Sarah has added Fosamax to her weekly medication regimen.

"I take one pill per week first thing in the morning with a full glass of water," Sarah said.

"I still don't have any aches or pains," Sarah said.

"Typically in regard to symptoms, you're not going have much unless the osteoporosis has progressed so far that they're actually fracturing," Thomas said. "Then you're going to notice pain and discomfort or symptoms associated with fractures from the osteoporosis."

Sarah's doctor called her prescription into Cigna Home Delivery Pharmacy,

"I use it for everything, " said Sarah of how she receives medications to treat her high blood pressure and high cholesterol.

Cigna Home Delivery Pharmacy is available to city employees enrolled in a city health plan who take prescription medications on a regular basis for diabetes, asthma, heart conditions, high blood pressure and more, according to Cigna.

Ahead with exercise and diet

Along with medication, Thomas recommends lifestyle modifications to help manage osteoporosis.

"If an individual is a smoker, I strongly recommend stopping cigarettes. If there's a lot of alcohol in the day-to-day, other than social drinking, it would help to minimize it," Thomas said. "Those kind of things deter the effects and benefits of treatment."

"The other part of it is weight-bearing exercises, muscle-strengthening exercises, and balance and coordination exercises," Thomas said. "These kinds of things are really useful to help strengthen bones and some of these exercises have proven to reduce fracture risk as well. With cardiovascular and aerobic exercise you can refer to the American heart society of 150 minutes a week."

Also, a diet rich in calcium and Vitamin D can help to slow bone loss, Thomas said.

Sarah said she includes provolone cheese, kale and spinach in her diet and takes a Vitamin D supplement.

*See **Bone loss** on Page 14*

TERMS TO KNOW

Osteoporosis
A common disease that makes bones thinner and weak, increasing the likelihood of fractures.

Osteopenia
A condition that occurs when bone density is lower than normal peak density but not low enough to be classified as osteoporosis.

Bone density
A measurement of the density and strength of bones.

Bone loss
The reduction of bone mass.

Fracture
A partial or complete break in the bone.

Dual energy X-ray absorptiometry or DXA scan
A test used for detecting osteoporosis and other bone diseases. The test takes about 10 to 15 minutes and measures the bone loss in the hips and spine.

Fosamax
A medication used to prevent and treat certain types of bone loss in adults. Generic name: Alendronate Sodium.

T-score
A measure used when screening for osteoporosis that compares a patient's bone mineral density to that of a healthy 30-year-old, the age when peak bone density is achieved.

RISK FACTORS

- A strong family history of a hip fracture.
- History of a prior non-traumatic fracture of the hip, back, wrist or ribs.
- History of rheumatoid arthritis or chronic steroid treatment.
- Very thin people with body mass index s below 19.
- Smokers.

Protect your EARS now to save your hearing later

By Elise Rambaud Marrion

Michael Howard's world is much quieter than it used to be.

Howard interprets building codes for the Public Works and Engineering Department at the Permitting Center on Washington Avenue. It is primarily office work — a far cry from the racket and noise of the woodworking shops where he got his start as a union carpenter nearly three decades ago.

These days, the soundtrack to his workday — gentle keyboard clicks, phone calls and normal speaking voices — is more like Barry Manilow easy listening compared to the heavy metal banging, buzzing and screeching of tools and machines early in his career.

Howard still hears the echoes of the machine shop, though, because prolonged exposure to high-decibel noise caused partial hearing loss and left a persistent ringing in his ears.

"The noise from the machines in the shop is extreme, to say the least," Howard said. "Even when you are wearing earplugs and protective gear, sometimes it can put you on your knees. That's how loud it gets. I think I lost about 60 percent of my hearing just due to that job, and it's only gotten worse."

Howard is not alone. Although hearing loss is often associated with aging, exposure to occupational and recreational noise impacts millions of people's hearing for life regardless of age.

The American Academy of Audiology estimates that approximately 36 million Americans have hearing loss, and more than half of the hearing impaired are younger than 65. Hearing loss may be caused by genetics, injury or illness. But noise-induced hearing loss is increasingly common, according to the Occupational Safety and Health Administration.

OSHA estimates that 22 million American workers are exposed to potentially damaging noise on the job every year. That gets expensive too. Workers' compensation spending totals almost $250 million nationwide. From airports and road crews, water treatment plants and solid waste, there are dozens of city jobs where employees are exposed to prolonged noise at work.

"My hearing loss affects me the most when I try to talk to people on the telephone," Howard said. "It can be extremely frustrating because I'm continually asking them to repeat themselves. I can tell they're talking loud enough and that I should understand them, but I just can't make out the words they're saying. It used to drive my previous boss crazy because she liked to call people on the speakerphone. I can't hear at all on a speakerphone. With the background noise and the echo, voices just disappear in the noise."

Noise-induced hearing loss is caused when hair cells in the inner ear are damaged. These sensory cells convert what we hear into signals to the brain. Damage to hair cells causes permanent hearing loss, according to the American Academy of Audiology. Eduardo Estrada, a HITS systems analyst, said his hearing was affected by exposure to noise from working in IT data centers and server rooms at previous jobs.

"At first it may sound like

a good idea to have IT employees' office inside these rooms for quicker access to the equipment, but in the long run, the noise from the HVAC units and servers and computers has the same effect as constantly hearing noise in the 90 decibel range," Estrada said.

"After two months of working in the server room, my eardrums felt itchy. It felt like needles stabbing the inside of my ears by the end of the third month," he said. "When you are exposed to such noise constantly, you develop hearing loss and a constant ringing in your ears that does not go away. … I noticed that sometimes I go deaf for about a minute or two. It starts like a tuning fork next to your ear and then it feels like you just dove into a swimming pool, where it sounds and feels like water and pressure in your ear canal, then silence. It gradually comes back."

Social side effects

Muffled and distorted sounds, misunderstood speech and physical symptoms aside, untreated hearing loss can affect your quality of life. Common side effects include fatigue, irritability, tension, stress, withdrawal from social situations and depression, according to the Better Hearing Institute.

Howard can attest that straining to hear all day can take its toll.

Howard said he frequently seeks the solace of silence when he's away from the office.

"It makes you feel like you have had to work twice as hard all day long just to hear, you just don't want to do that when you get off work, so you try to find things that do not deal with hearing," Howard said.

"Sometimes I isolate myself at home. The slightest loud noise makes the ringing in my ears worse. If I have family and friends come over, I back off if they start getting loud," Howard said. "I have grandkids, and I have to watch myself closely to make sure I don't get too irritable with them because of that. They know I have a hearing problem and they try to keep the noise down."

Technology can help

Lindsay Canning, an assistant city attorney in the Legal Department, experienced genetic hearing loss at age 14. Canning said her hearing doesn't get in the way of doing her job, but certain adaptive devices are helpful.

She has worked with the Houston Information Technology Services Department to receive captioning services through her office phone. She credits HITS with their continued efforts to provide captioning services.

The city has two options available for captioning, said Alvaro Marron, a HITS system support analyst. The Clear Captions Ensemble phone is a tablet style phone

*See **Hearing loss** on Page 14*

For the right equipment:

■ If you are exposed to prolonged noise at work, protect your hearing on the job by using personal protective equipment such as ear plugs or headphones. Contact your supervisor or call the city safety hotline at 832-393-SAFE (7233) to request protective hearing equipment.

■ To request a caption capable phone, contact 832-394-HITS (4487).

Signs you may have hearing loss:

■ Difficulty hearing people talk in noisy environments such as a restaurant or shopping mall, in a car, or at the movie theater.

■ Family, friends, or colleagues often have to repeat themselves when you're speaking with them.

■ People seem to "mumble" all the time.

■ You have trouble hearing people when they are not facing you or are in another room.

■ You have trouble following conversations.

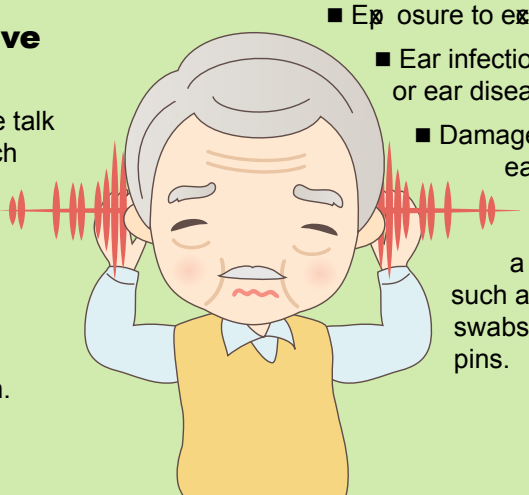
■ You have ringing, buzzing, or hissing sounds in your ears.

What causes hearing loss?

■ Exposure to excessive noise.

■ Ear infections, trauma, or ear disease.

■ Damage to the inner ear and ear drum from contact with a foreign object such as cotton swabs and bobby pins.



■ Illness or certain medications.

■ Deteriorating hearing due to the normal aging process.

How to protect your hearing:

■ Noise-induced hearing loss can be caused by prolonged exposure to any loud noise over 85 decibels — that's anything louder than a hairdryer, blender or lawn mower.

■ Turn down the volume when listening to the radio, the TV or anything through ear buds and headphones.

■ Walk away from the noise.

■ Other than hearing protection, do not put anything in your ear.

Source: American Academy of Audiology

10 HEALTHY WAYS TO INVIGORATE YOUR WATER

Cucumber
Cools & hydrates

Fresh Mint
Freshens breath & treats nausea

Lemon or Lime
Boots immunity & prevents colds

Berries
Promote beauty & prevent oxidation

Cinnamon
Regulates blood sugar & reduces cholesterol

Ginger
Warms the body & aids digestion

Aloe Vera Juice
Relaxes & relieves stress

Honey
Prevents cancer & infections

Chia Seeds
Strengthen teeth & bones

Herbal Tea Bag
Relaxes & relieves stress

Source: www.integrativenutrition.com

just so you know

Understanding sugar content is an important part of your diet

The Nutrition Facts label tells you the total amount of sugars in one serving of a product. However, added sugars are not listed separately on this panel.

To find out if a product contains added sugars, read the ingredients list on the food package. The items are presented in descending order from the ingredient with the highest content to the smallest amount.

To find sugar content, look for these key words: sugar, brown or raw sugar, invert sugar, corn sweetener, corn syrup, high-fructose corn syrup, malt or maple syrup, fruit juice concentrates, dextrose, fructose, glucose, lactose, maltose and sucrose.

Be aware that some products are low in fat but high in added sugars. To help control calorie intake, limit foods and beverages like candy and fruit drinks that are high in added sugars. Replace sweets and soft drinks with lower-calorie, nutrient-dense alternatives like vegetables, fruits, and smaller portions of 100 percent juices.

Source: National Institutes of Health

Study: Asthma is often misdiagnosed

Asthma affects hundreds of millions of people worldwide, and tens of millions of people in the United States alone. However, a new Canadian research suggests that a significant number of asthma cases may be falsely diagnosed.

Even though it is common, affecting millions, a new study published in JAMA suggests that the condition may be overdiagnosed. Researchers examined more than 600 patients and could not confirm the asthma diagnosis in 33 percent.

Researchers cited two possible causes for the diagnosis problems: one is that asthma tends to clear itself up spontaneously and another could simply be an initial misdiagnosis.

The researchers stressed the need to educate physicians and the public to get the diagnosis right in the first place. They also recommended that patients who have difficulty breathing should ask their doctor to order a breathing test — spirometry — to determine if they might have asthma or even chronic obstructive pulmonary disease.

Source: Medical News Today

Precautions with chemicals can make your home healthier

Your home may have more exposure to chemical products than you know, and they can be harmful your health if too much gets into your body. Becoming aware of potentially harmful substances and clearing them out can help keep you and your family healthy.

"There's a range of chemicals that you can be exposed to in your home, generally at very low levels," says Dr. Andrew Rooney, a toxicology and risk expert at NIH. Possible toxic substances can be found in building materials, cookware, cleaning products, shower curtains, furniture, carpet, and other common items.

Not all chemicals are harmful. In fact, most substances in our environment are likely safe. Often, it's how much you're exposed to that can make a chemical harmful. NIH-funded researchers are working to learn more about how chemicals in the environment can affect our health, so we can better address any issues.

Some safety precautions include cleaning with "safer choice" or non-toxic products, dusting using a damp rag, use a wet mop to clean floors, vacuuming with a high-efficiency particulate air (HEPA) filter, opening a window or use a fan to improve air circulation when you're cleaning, maintaining a good ventilation system in your home and washing your hands often.

Source: National Institutes of Health

facebook.com/groups/COHEmployeeNews/
twitter.com/COHEmployeeNews

EAP is ready to help

Free, confidential resource aids employees with an array of problems and inquiries

By David Smith

The City of Houston's Employee Assistance Program is the Swiss Army knife of employee resources: it is an invaluable tool that can help with almost anything.

People turn to EAP for personal problems, workplace conflict, drug or alcohol issues, where to turn to draw up a will, car buying advice . . . and the list goes on. And it is free.

You could ask any of thousands of employees about how much EAP helped them, except you'd never know who used it — such is the premium that EAP places on confidentiality. The only way to find out who used the service is if that person tells you.

Lisa Alford is one employee who shared her story about a family issue. She, her husband and his children from a previous marriage were having communication and other issues that increased stress in the household. EAP counseling sessions helped improve communications and ease the tensions. The problems did not vanish, but Alford said everyone understood each other's perspectives better, which led to improving relationships.

Latanja Bolden of the Finance Department said she contacted EAP about workplace communications problems and tensions. The insights and improved work environment led her to share her story. (See sidebar, EAP helps bridge the generation gap on Page 10.)

These are but two examples of why the city has EAP: to help employees and co-workers or family members solve problems that can be affecting relationships and productivity at work. EAP counselors also help with almost any other work or life problems.

"We make sure they understand that you don't have to be mentally ill to ask for help. Everyone has problems. A lot of what we do is informational or coaching and training."

- Annetta Vaughn, EAP counselor

"We get calls about any number of things and have mediation for conflict between employees or if someone has an impasse," said EAP counselor Annetta Vaughn. "We will do an assessment to determine whether it's job-related or not. Maybe it's a problem at home."

Among the issues EAP addresses are stress, depression, anxiety, anger and anger management, workplace conflict and conflict at home, workplace changes, drug and alcohol problems, job performance and workplace second-chance agreement matters, marital discord, grief resulting from death of a family member or loved one or a workplace fatality, major injuries or illnesses, finances, caring for aging parents, and much more.

EAP handles some of the matters internally with staff

*See **EAP** on Page 13*

WHAT CAN EAP HELP WITH:

www.houstontx.gov/hr/eap

EAP's on-demand training program includes short five- to 10-minute training modules that include interactive features and help you build practical skills to deal with real-life challenges.

- Communicating without conflict with your significant other
- Connecting mind and body for health living
- Emotional eating
- Managing personal finances
- Natural consequences, discipline that works
- Stress: A way of life or fact of life?

EAP helps bridge the generation gap

Latanja Bolden of the Finance Department's Strategic Procurement Division benefitted from the city's Employee Assistance Program. And she shared her experience.

Last year I was having problems with the generation gap in my office: the texting all day, walking and texting, texting while holding a business conversation, texting in meetings, using one word answers to business questions.

One word answers to express themselves and their overall demeanor was totally different, not wrong but different. I'm from the old school where you don't text while holding professional conversations, you don't walk and text and you don't text through the entire time you are in a professional meeting. You use professional language when talking (so that your message is absolutely crystal clear).

I could not understand why the generation gap felt they were right and any correction of their actions was the other person's problem (because they were behind times). I felt as if I was outdated.

I was not leaving and they weren't going to leave, so I decided to go to EAP to see if they could give an old-school employee some answers on how to work with the generation gap employees by way of maybe merging the two styles together to make the office atmosphere work for both of us.

EAP's advice helped. I begin to realize I was the generation gap at one time and others were annoyed with my generation's style. They didn't leave; they stayed and we worked it out and were very productive.

The generation gap and the old school makes a great combination when you work together to understand each other. You don't ask them to change, and they don't assume you are going to adjust to them. You both have to first realize the office goal, and mission.

If the generation gap's style gets the job done, then good. If old-school gets the job done then great. If all is positive and working toward the overall office goal and mission then the two together will make a productive office.

Styles haven't changed, but I have learned how to make it all a positive, productive day. Thanks EAP, for helping me see things in a different manner, which make my days stress free.

— ***Latanja Bolden***

GARDEN VEGETABLE CRUSTLESS QUICHE

HOW TO MAKE IT

Preheat oven to 400°.

Beat egg substitute and eggs in a large bowl until fluffy. Add 3/4 cup cheddar cheese, 3/4 cup Jack cheese, milk, flour, baking powder, salt, and cottage cheese.

Heat a large nonstick skillet over medium-high heat. Coat pan with cooking spray. Add zucchini and the next three ingredients (through mushrooms); sauté for five minutes or until tender.

Add the zucchini mixture and parsley to egg mixture. Pour mixture into a 3-quart casserole dish coated with cooking spray. Top with the remaining 3/4 cup cheddar cheese and 3/4 cup Jack cheese. Arrange tomato slices over cheese. Bake at 400 degrees for 15 minutes.

Reduce oven temperature to 350 degrees (do not remove dish from oven), and bake for 35 minutes or until lightly browned and set. (*Note: Substitute corn or spinach for some of the vegetables, if you wish.)*

INGREDIENTS

- 1 1/2 cups egg substitute
- 3 large eggs
- 1 1/2 cups (6 ounces) shredded reduce-fat extrasharp cheddar cheese, divided
- 1 1/2 cups (6 ounces) shredded reduced-fat Monterey Jack cheese, divided
- 1/2 cup 1 percent low-fat milk
- 1/2 cup all-purpose flour (about 2 1/4 ounces)
- 1 teaspoon baking powder
- 1/2 teaspoon salt
- 1 (16-ounce) carton fat-free cottage cheese
- Cooking spray
- 4 cups sliced zucchini (about 4)
- 2 cups diced potato with onion (such as Simply Potatoes)
- 1 cup finely chopped green bell pepper (about 1)
- 1 (8-ounce) package presliced mushrooms
- 1/2 cup chopped fresh parsley
- 2 tomatoes, thinly sliced

Source: Health

Michael Jozwiak persevered through multiple crises at the same time as he left his job with the city. He describes his ordeal as a cautionary tale.

I retired too early

By Michael C. Jozwiak

I retired too early. My decision was pressured by a crisis. That led to other choices — some bad, some good. But all of these originated with my decision to take early retirement.

My partner had a serious accident at home and died two months later. I spent those months in hospital visits and imagining a hundred "what if?" scenarios.

Retirement offered a convenient escape to deal with those "what ifs," when and if they occurred. Bad choice. My health was good. I liked my job, and money wasn't a looming problem due to serious planning ahead. But I could have, should have, stayed at the city for another two to four years.

A flood of crises

Psychologists mark a major life crisis as an extremely stressful event — the death of a dear one, financial downturns, job loss, relocating, divorce, and retirements are examples.

For a time, personal crises seemed to come in rapid succession for me. After my partner died (crisis No. 1), I immediately retired (crisis No. 2), then faced expenses alone that we had previously shared (crisis No. 3). Too young for Medicare, I added the burden of health insurance (crisis No. 4). Finally, I decided to sell the house, buy a condo in Galveston and move (crisis No. 5).

All this happened within about a year. Luckily, friends supported me and I kept a level head; I did not panic, cry, or languish in pity.

Keep calm and make good choices

This flood of crises could have been debilitating. Instead, I took control and made sound choices.

I started in PWE at age 45. Other than getting a decent job, security and benefits topped my list of job requirements, not a top salary. (After all, it was the city.) My initial retirement "magic number" was 70 — age plus seniority — but I missed that by less than six months when the budget ax raised it to 75.

Then, good news: I had a great opportunity to buy into Pension Plan A, which I did immediately. I enrolled in DROP when I hit the 75 magic number and accumulated about four years of pension savings while continuing to work. The optional 457 Plan, an equivalent of a 401K for public employees, provided another great independent investment opportunity.

What I learned

If I learned anything, it was to not get pressured by a crisis. Maximize retirement plans and evaluate options.

Things worked out OK for me. But it could have been better had I continued working. I reacted too quickly, did not take a deep breath and seek out advice from friends and professionals.

Even if retirement is years away, look at available financial options. Take a lesson from me and don't repeat my mistakes. It will pay off.

Michael C. Jozwiak is the guest retiree columnist for this issue of Benefits Pulse. He worked with the city for 19 years before retiring in 2012. Jozwiak now lives in Galveston.

Writers wanted for retiree perspectives

ATTENTION RETIREES: Benefits Pulse is looking for a few good writers to contribute to our publication. We are seeking guest writers to explore topics related to retiree health and wellness.

If you are interested, email David Smith at DavidF.Smith@houstontx.gov or call 832-393-6160.

Retiree *Health Notes*

Medications can cause balance problems

Many prescription medications, such as those used to lower blood pressure, can make a person feel dizzy. Other medicines have the potential to damage the inner ear and make you feel off balance.

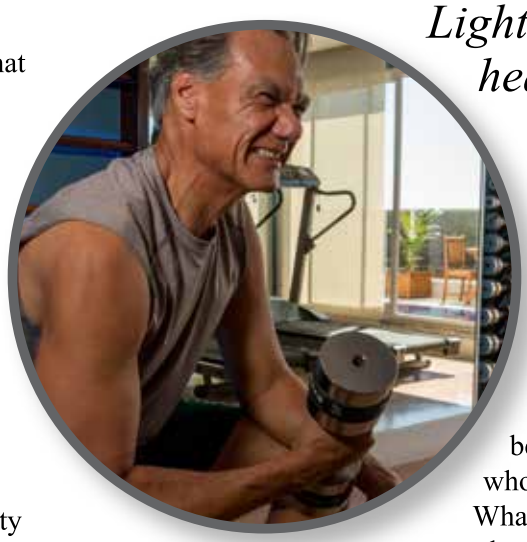
If you take medication, ask your doctor if your medicine is ototoxic, or damaging to the ear. Ask if other drugs can be used instead. If not, ask if the dose can be safely reduced. Sometimes it cannot.

Medications and drugs to watch closely for how they may affect balance include antidepressants, anti-seizure drugs, high blood pressure medication, sedatives, anti-anxiety drugs, diuretics, certain painkillers, and some anti-cancer drugs.

Consult your doctor for help get the medicine you need while trying to reduce unwanted side effects.

Source: National Institutes of Health

Brain scan test predicts fall risk in elderly



New research suggests that measuring healthy older adults' brain activity may help determine their future risk of falling, one of the greatest dangers to the elderly.

The lead author of the study published in the journal Neurology said studying older adults may even help prevent falls.

"Our findings suggest that changes in brain activity that influence walking may be present long before people exhibit any sign of walking difficulty," said Dr. Joe Verghese, director of the Montefiore Einstein Center for the Aging Brain in New York City.

Brain scan tests like the one used in the study might someday be used to help predict and prevent falls in the elderly, and physicians may then be able to educate and counsel patients to reduce fall risk, experts say.

Source: HealthDays

Hour-long naps may boost brain function

A one-hour nap may be one key to older adults improving memory and thinking skills, according to a new study.

The study by the Center for Sleep and Circadian Neurobiology at Johns Hopkins University indicates that more than 57 percent of participants who took post-lunch naps of about an hour performed better in cognitive tests than non-nappers.

As people age, cognitive functions decline and memory problems may begin to increase. For some older people, the decline in cognitive functioning can be more severe, potentially leading to Alzheimer's disease or other forms of dementia.

Source: National Institutes of Health

Light weights can have heavy impact

Older adults lose muscle mass at a higher rate as they age. But there is good news for those who are looking for a way to offset the loss of muscle tone: weight lifting.

Lifting heavy weights has always been a problem for seniors and weight training. But research conducted at McMaster University in Hamilton, Ontario, Canada, concluded that lifting lighter weights for more repetitions is beneficial regardless of age. This benefits seniors who want to find new exercises to stay fit.

What's crucial, the researchers say, is to push muscles until they're fatigued and can't lift any more. Whether you do that with heavy weights after a few repetitions, or lighter weights after 25 repetitions, the benefits will be the same.

Seniors just starting out with weights should begin using relatively light weights and concentrate on proper form. Then they can increase the weight if desired.

Source: AARP

EAP continued from Page 9

counselors. Other issues are better handled by outside experts.

"We have what we call a hybrid model. We can assign things both internally and externally," Vaughn said. "Sometimes we might have someone with us for three or four sessions and then refer them out to an external professional to help them. We can help them look for someone. Some people will shop all over town for a dress or a suit. We'll help you do the same for the best person to help you.

"Or people may begin with an external professional and then transition to internal counseling or advice from one of the EAP staff," she said.

And Vaughn pointed out that EAP helps with a variety of everyday questions and concerns, not just workplace or personal crises; their staff can also help with information to help employees work through the process of obtaining longterm care for an elderly family member, buying a car or taking out a car loan, or researching college for a child about to finish high school.

Vaughn said a stigma persists with seeking help.

"We make sure they understand that you don't have to be mentally ill to ask for help," she said. "Everyone has problems. A lot of what we do is informational or coaching and training. For some people, it makes them more comfortable."

Benefits Contacts

Medical and Dental

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Cigna in City Benefits Division
832-393-6191 • 832-393-6193
832-393-6192 • 832-393-6194

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Web ID HOUSTONEAP

Medicare Advantage

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aetnamedicare.com

KelseyCare Advantage
866-534-0554
kelseycareadvantage.com

Cigna HealthSpring
800-846-2098
texashealthspring.com

TexanPlus
866-556-4614

Medicare supplement plan F
800-392-7537

United MedicareRX
888-556-6648
uhc.com

Retirement

Empower Retirement
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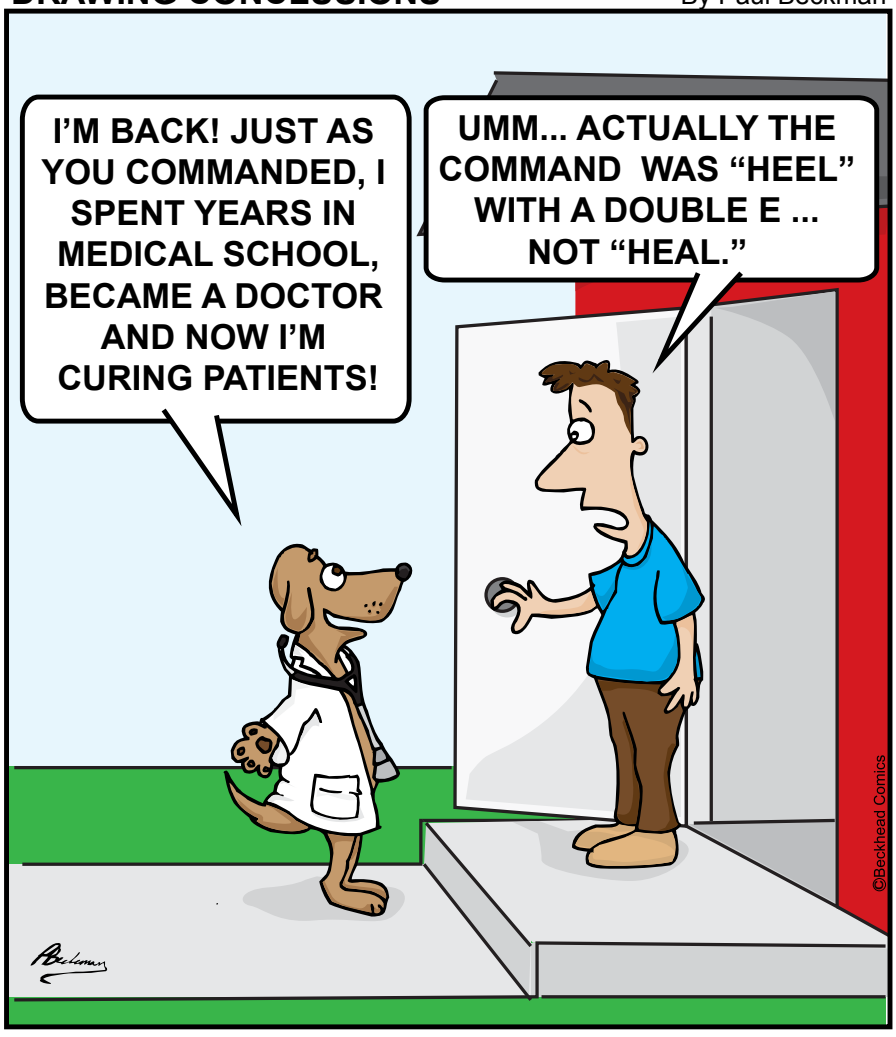
Municipal Pension (Pension and DROP)
713-759-9275

Fire Pension (Pension and DROP)
281-372-5100

Police Pension (Pension and DROP)
713-869-8734

The city of Houston reserves the right to change, modify, increase or terminate any benefits.

DRAWING CONCLUSIONS By Paul Beckman



Bone loss *continued from Page 4*

"The recommendation these days for calcium intake for women should be 1,200 mg a day recommended mostly with dietary supplementation — if not by diet, through calcium supplements," Thomas said. "It's 1,000 mg of calcium a day for men 50 to 70 years of age.

Thomas said research shows healthy Vitamin D levels of 35 or higher reduce fracture risks.

"The general recommendation is 800 to 1,000 units of Vitamin D a day for patients 50 years and older," he said. "But most individuals require a whole lot more than that and we base that on a Vitamin D level."

Getting health screenings

"I didn't think it would progress into this," Sarah said of her osteoporosis. "There is no way I would arbitrarily just go to the doctor and ask for a bone density test and act upon it this quickly."

For Sarah, the cost of seeing a specialist weighed heavily on her.

"Ultimately I decided to go," Sarah said. "Your health is your wealth."

And Thomas agrees.

"I think they're critical," said Thomas of recommended health screenings.

"A lot of folks who feel well overall and have been healthy all their lives may not feel unusual or abnormal," he said. "These types of evaluations are really important to get done because some of these things are not symptomatic."

"I go back to see the specialist in one year," Sarah said. "He'll see if there is no bone loss and if the medication is effective."

Hearing loss *continued from Page 6*

separate from the Cisco desk phone that most employees have. When the Ensemble phone is used, calls are transcribed into text through a call center, Marron said. HITS is also piloting a caption service that displays on Cisco phones, but the pilot program is only compatible with certain phone models.

"We will determine the best solution, and we'll work with the employee to register with a captions account while phone is configured," Marron said. "Each registration asks the submitter to confirm under perjury of law that they are hearing impaired as the services provided are free of cost."

To submit a request for reasonable accommodations, contact your department Human Resources Liaison.

Captions and adaptive devices can help you at work, but what happens at home? Canning said she uses a mobile app on her phone called InnoCaption.

When captions aren't enough, hearing aids can help people with certain types of hearing loss.

Employees enrolled in the city's health plans qualify for hearing aid coverage. Cigna partners with Amplifon Hearing Health Care to provide digital and digitally programmable analog hearing aids.

An in-network audiologist or ear, nose and throat doctor must diagnose the employee's hearing loss and determine eligibility for hearing aids. The cost depends on the employee's health plan and the device that best suits the needs.

Hearing aid coverage:

LIMITED NETWORK PLAN
Coverage: Plan covers 100 percent
Frequency: One pair per 36 months

OPEN ACCESS PLAN
Coverage: Plan pays 70 percent after the deductible is met ($750 individual/$1,500 family)
Frequency: One pair per 36 months

CONSUMER-DRIVEN HEALTH PLAN
Coverage: Plan pays 80 percent after the deductible is met ($1,750 individual/$3,500 family)
Frequency: One pair per 36 months

RETIREES OF TEXAS OPTION PLUS
Coverage: Plan covers 100 percent
Frequency: One pair per 36 months

For more details on Cigna hearing aid coverage, call the Cigna customer service line at 800-997-1406.

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- Generic cholesterol medications
- Preferred-brand diabetic test strips
- Generic diabetic medications

City health plan members not enrolled in Medicare are eligible for $0 copay diabetic blood glucose meters

In accordance with the Affordable Care Act, the following medications are also available for $0 copay:

- Tobacco cessation prescriptions and over-the-counter drugs
- Generic prescription contraceptives, over-the-counter female contraceptives with a prescription from a physician, and contraception counseling. Visit mycigna.com to view all $0 copay contraception options being offered.