

## Important Information - Cobra Changes

The American Recovery and Reinvestment Act of 2009 has instituted a number of changes to the COBRA regulations.

The IRS released their guidance on the COBRA subsidy for employers. The information can be viewed here:

<http://www.irs.gov/newsroom/article/0,,id=204708,00.html>

This information is continuously reviewed & updated by the IRS.

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### Inside This Issue:

March 15-21st is National Poison Prevention Week.....	Page 2
April is IBS Awareness Month.....	Page 3
May is Lupus Awareness Month.....	Page 4
What's New at BPA.....	Page 5

Benefit Plan Administrators would like to remind everyone to provide updated contact and coverage information promptly. Ensuring that your information is up-to-date will allow us to quickly process your claims. Occasionally we will send out forms requesting further information. Please fill out these forms and return them to us promptly. We use the information from these forms and letters to determine eligibility and benefit coverage when processing claims. If we do not have this information, we must deny any applicable claims until the information is received.

We are continuing our efforts to deliver you an issue containing helpful and interesting health information. If there is a topic that you would like to see covered in the future, please let us know and we will be happy to include that for you. This newsletter will be published on our web site, [www.bpaco.com](http://www.bpaco.com) and can also be received via e-mail. If you, or someone you know, would like to receive new issues, please sign up on our website. If you have any questions or comments regarding this newsletter, please contact us at [newsletter@bpaco.com](mailto:newsletter@bpaco.com)

*national*  
**POISON**  
**PREVENTION**  
*week*

**POISON CENTERS**  
*MAKING THE RIGHT CALL*

## Every 8 Seconds... Someone Calls a Poison Center.

### What is a poisoning?

A poison exposure occurs when a person swallows, breathes, touches, or gets splashed in the eye with something that can cause sickness or death. Poisoning is a matter of dose•too much of anything can be dangerous. Products such as pain medicines and household cleaning products are common causes of poison exposures in the United States. Most consumer products are safe if label directions are followed, but some can be poisonous if used incorrectly.

### Who gets poisoned?

In 2007, 2.5 million people were exposed to poisons. Almost 1.3 million of these occurred in children 5 years or younger. In the same year, almost 860,000 adults (20 years and older) called Poison Centers.

### How do people get poisoned?

Most poisoning exposures are unintentional. About 13 percent are on purpose, due either to a suicide attempt or intentional misuse.

### What are the leading causes of poisoning for children and adults?

#### Children

- Cosmetics such as perfume or nail polish, and personal care products such as deodorant and soap.
- Cleaning products such as laundry detergent and floor cleaners.
- Pain killers such as acetaminophen and similar medications.

#### Adults

- Pain killers,
- Sedatives (drugs used to reduce anxiety), hypnotics (sleeping pills) and antipsychotics (drugs used to treat mental illness), and
- Household cleaning products.

### Where do people get poisoned?

Approximately 90 percent of poisonings occur in the home.

### Where can people get help for poisonings?

Poison Centers can be reached at 1-800-222-1222. Dialing this number will connect you to your local Poison Center. Poison Centers are staffed by nurses, pharmacists and physicians. Here you can get help with poisoning emergencies and obtain information on ways to keep your family safe. Poison Centers are open 24 hours a day, seven days a week. Service is available throughout the entire United States and many territories. The call is free and confidential.

### Why call a Poison Center?

Almost 90 percent of the public who call a local Poison Center get the help they need over the telephone without having to go to a doctor or the hospital.

For more information call your Poison Center at 1-800-222-1222 or visit [www.PoisonHelp.hrsa.gov](http://www.PoisonHelp.hrsa.gov) and [www.aapcc.org](http://www.aapcc.org).



**HRSA**

American Association of  
Poison Control Centers

**POISON**  
**Help**  
1-800-222-1222

# April is IBS Awareness Month

<http://www.aboutibs.org/site/about-ibs/april-ibs-awareness-month>

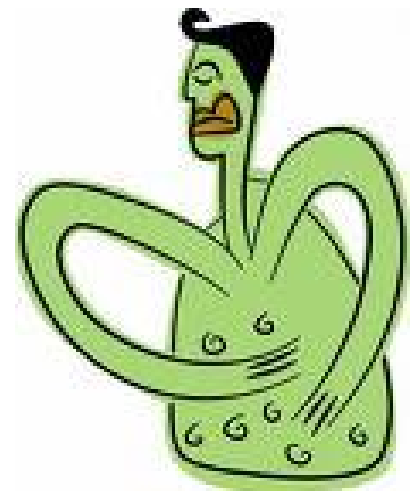
If you have irritable bowel syndrome (IBS), you are not alone – IBS is common with worldwide prevalence estimated at 9% to 23%. Although the condition is associated with heavy economic and social burdens, many people remain undiagnosed and unaware that their symptoms indicate a medically recognized disorder.

In an effort to bring attention to the symptoms and difficulties associated with irritable bowel syndrome, IFFGD has designated April as IBS Awareness Month. Beginning with the first IBS Awareness Month in April 1997, and every subsequent year, we work to focus attention on important health messages about IBS diagnosis, treatment, and quality of life issues. IBS Awareness Month is listed on the U.S. National Health Observances calendar.

The U.S. National Health Information Center (NHIC) Office of Disease Prevention and Health Promotion describes health observances as days, weeks, or months devoted to promoting particular health concerns. Health professionals, teachers, community groups, and others can use these special times to sponsor health promotion events and stimulate awareness of health issues.

Every April, IFFGD efforts to support the IBS Awareness Month include public service media outreach to print media, and selected radio and television outreach.

Awareness – year round – is essential to furthering support of research and improved care. Yet the nature of IBS symptoms makes it difficult to talk about. On the other hand, it is easy for others to ignore a disorder when those who suffer from its consequences do so in silence. We need to be heard.



# May is Lupus Awareness Month

<http://cure4lupus.org/downloads/pdfs/whatislupus.pdf>

Lupus is a very serious, chronic (life-long), inflammatory, autoimmune disease. Autoimmune is a class of diseases that share one characteristic, they all involve the immune system turning against the body. Our immune systems are designed to fight off foreign invaders like bacteria and viruses. With autoimmune diseases like Lupus, the immune system sees normal healthy cells as foreign invaders and attacks them. This causes the body to respond naturally with inflammation to expel the invader. This inflammation is what causes the pain, and discomfort as well as sometimes permanent damage to the cells.



There are several different kinds of Lupus:

Systemic Lupus Erythematosus (SLE) is the form of the disease most people are referring to when they say Lupus. It is the most common. The word systemic means the disease can affect the whole body including the skin, joints, tendons, blood vessels, muscles, organs, etc. Each Lupus patient is different some have a more mild form of SLE while others may have severe, life-threatening disease.

Life Threatening Lupus is defined as SLE affecting one or more vital organs such as the heart, lungs, kidneys, or liver.

Discoid Lupus Erythematosus (DLE) is a chronic skin disorder in which a red, raised rash appears on the face, scalp or elsewhere. The rash may last for days or even years and it also may reoccur. The raised areas may become thick and scaly and may cause scarring.

Subacute Cutaneous Lupus Erythematosus (SCLE) is skin lesions on parts of the body that are exposed to the sun. These lesions do not cause scarring.

Drug Induced Lupus (DIL or DILE) is a kind of Lupus that is caused by medications. The symptoms are similar to SLE and usually go away after the medication is discontinued.

Lupus in Overlap w/ other Connective Tissue Diseases is Lupus with one of the following other diseases as well: Rheumatoid Arthritis, Polymyositis-Dermatomyositis, Scleroderma, Sjogren's Syndrome, and various forms of Vasculitis.

Neonatal Lupus is a form of Lupus found in newborn babies born to mothers with Lupus, Sjogren's, or no disease at all. It is very important that women with Lupus be closely monitored by a physician during pregnancy.

There is no cure for Lupus at this time. We also do not know what causes Lupus. Genetics, drugs, hormones, environmental factors (UV light, viruses), etc. are all possible contributing factors to SLE. People with a family member that has an autoimmune disease are far more likely to develop SLE than the general population. Women are also far more likely to develop the disease than men so hormonal factors are being studied.

## WHATS NEW AT BPA

BPA is hosting a seminar on Thursday, April 9th, for our brokers and groups to introduce the **Healthplace Surgery Benefit from Healthplace America**, a powerful new cost-management solution that delivers significant savings on surgical procedures while enhancing member benefits. Please contact BPA for additional information on this exciting new product.

We have some new faces at BPA! Vicki Lien joined BPA at the end of December 2008 as an Account Manager. Vicki has worked in the insurance industry for over 11 years and has obtained the CISR (Certified Insurance Service Representative) designation from The National Alliance. Vicki works directly with our agents and client representatives. She is available to assist with any questions you may have.

Many of you have worked with Emily Gruber in our office and we are excited to share the news that she had a beautiful baby boy on February 17. Noah John Gruber came into the world at 6 pounds 3 ounces and 19 inches. Noah is very lucky to have a big brother like Will to show him the ropes!

