STATE OF DELAWARE

Life Lines

Provided by the State of Delaware Group Health Insurance Program for their employees and their families

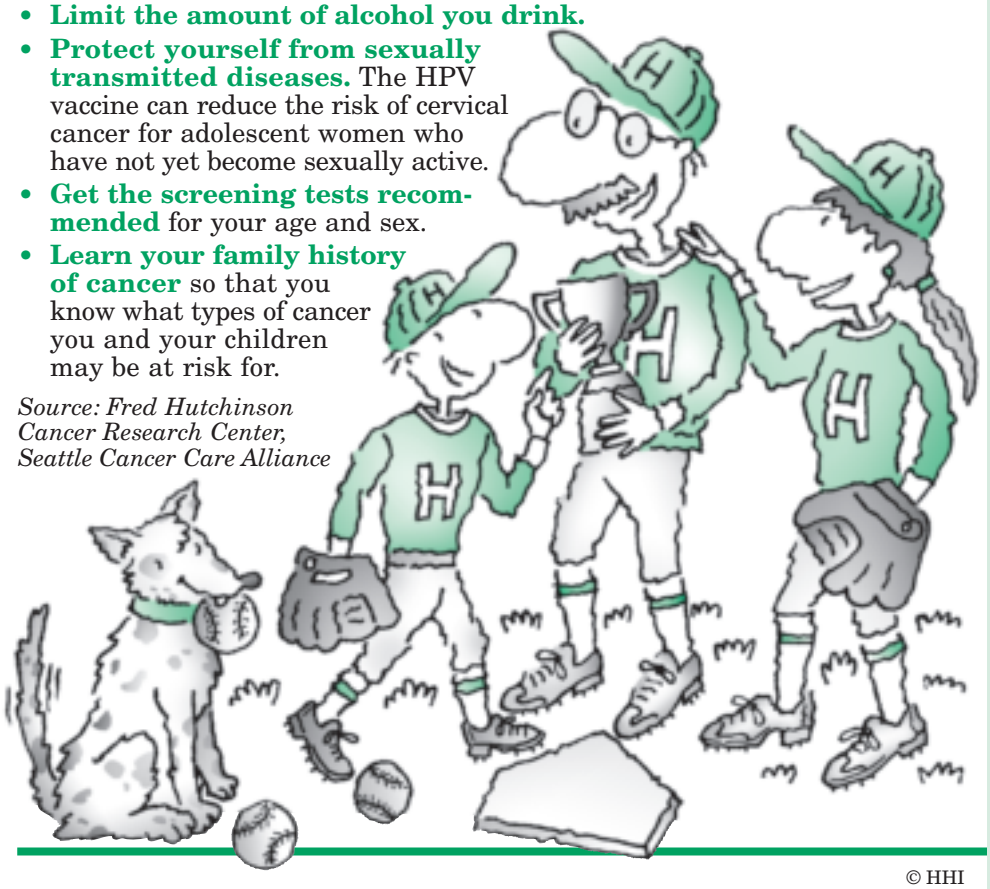
VOL. 28, NO. 4 "An ounce of prevention is worth a pound of cure." APRIL 2008

FROM PRE-SCHOOL TO RETIREMENT

Lifelong choices that can help prevent cancer

- **Avoid tobacco in all forms** — including secondhand smoke.
- **Get at least 30 minutes** total of physical activity every day.
- **Eat at least five servings a day** of fruits and vegetables.
- **Stay at a healthy weight.**
- **Always wear sunscreen and reduce your exposure to the sun.** Children get 80% of their lifetime exposure to the sun by age 18.
- **Limit the amount of alcohol you drink.**
- **Protect yourself from sexually transmitted diseases.** The HPV vaccine can reduce the risk of cervical cancer for adolescent women who have not yet become sexually active.
- **Get the screening tests recommended** for your age and sex.
- **Learn your family history of cancer** so that you know what types of cancer you and your children may be at risk for.

Source: Fred Hutchinson Cancer Research Center, Seattle Cancer Care Alliance



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3 SIMPLE QUESTIONS

For better health care

Asking the following questions whenever you see or talk to your doctor or health-care provider can improve the outcome and your overall satisfaction:

1. What is my main problem?
2. What do I need to do?
3. Why is it important for me to do this?

Research has found that asking these questions does not add time to visits and can also reduce the number of call-backs and missed appointments.

Source: Partnership for Clear Health Communication

Family doctors

See page 7...

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QUICK, EASY, & NUTRITIOUS

How to build the perfect sandwich

- **Start** with a 100% whole-grain bread, roll, or pita.
- **Choose** 2 to 3 ounces of lean protein like chicken, turkey, roast beef, or tuna.
- **Add** a slice of low-fat cheese for calcium.
- **Pile on** lettuce, cucumbers, tomatoes, peppers, mushrooms, or other vegetables. If you add pickles, remember they're loaded with salt.
- **Use a spread** that adds flavor, but not fat and calories, such as mustard or low-fat salad dressing.
- **Use low or non-fat** mayonnaise for egg and tuna salad sandwiches.

Source: American Dietetic Association

Planning ahead

Think about your food choices throughout the day. Meals eaten away from home tend to be high in calories and low in vegetables, fruit, whole grains, and low-fat milk. If you know that you'll be eating a meal out, then plan to eat plenty of these foods in proper portions the rest of the day.

ORGANICS 101

A simple guide to understanding the labels on foods

When you see the word ORGANIC on...	IT MEANS...
Fruits and vegetables	Grown with no synthetic pesticides, fertilizers, or sewage sludge and were not genetically engineered.
Beef and chicken	Animals were fed only 100% organic feed and given no antibiotics, hormones, or other drugs. Free range doesn't necessarily mean organic.
Milk	Comes from animals that for at least the last 12 months were given only 100% organic feed and weren't given antibiotics or growth hormones like BST.
Eggs	Hens were fed 100% organic feed and never given growth hormones or antibiotics. Cage free does not necessarily mean organic.
Packaged foods	**100% organic** indicates all ingredients are organic. **Organic** means 95% of the ingredients are organic. **Made with organic ingredients** means at least 70% of the ingredients are organic.

Source: U.S. Department of Agriculture

EATING-WELL RECIPE

Stir-fried sugar snap peas with mushrooms

3 Tbsp. sesame oil

1 cup button mushrooms, sliced ¼" thick

4 cups sugar snap peas, fresh, cleaned of strings & stems

2 Tbsp. water

2 tsp. lite soy sauce

2 tsp. fresh garlic, minced

¼ tsp. salt

¼ tsp. black pepper

Combine water, soy sauce, garlic, salt, & pepper. Set aside.

Heat oil in large frying pan or wok until hot.

Add mushrooms, stir-fry 2 minutes to brown. Add sugar snap peas and water/soy sauce mixture. Stir-fry 4-6 minutes or until tender.

Serves six. Per 2/3-cup serving: 74 calories, 2 g protein, 6 g carbohydrate, 5 g fat (1 g saturated, 2 g monounsaturated, 2 g polyunsaturated), 2 g fiber, 172 mg sodium.

Source: Dream Dinners, Inc., dreamdinners.com

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WHAT'S STOPPING YOU?

How a wellness coach can help you reach your health and fitness goals

If the words "wellness coach" bring to mind someone dictating your every move and mouthful, think again.

"People tend to think a wellness coach will tell you what to do, but that's not the case," says Blaine Wilson of Wellcoaches Corporation.

A wellness coach gives you a non-judgmental place to look at all the elements of wellness. That includes the physical, mental, emotional, and even spiritual aspects. By looking at the complete picture instead of a specific disease or condition, a good coach can help you use your strengths to accomplish your goals. Maybe you're not quite ready to work out every day, but you can commit to walking four days a week. After two or three sessions, you might decide to increase your exercise as well as tackle other issues.

People use coaches to help them lose weight, quit smoking, relieve stress, be more active, and even prepare for surgery.

To find a qualified coach, look for someone who has training in coaching psychology and is certified. Physical or mental health credentials, such as an exercise physiologist, nurse, physician, dietitian, physical therapist or psychotherapist can be beneficial. When you find a qualified coach, ask for a brief interview and check references.

BEFORE YOU START PEDALING...

Complete this bicycle safety checklist

- ❑ **Make sure all adults and kids wear a properly fitting bicycle helmet** that has a Consumer Product Safety Commission or Snell safety-approved sticker inside.
- ❑ **Choose bright-colored or reflective clothing** that makes you easy to see.
- ❑ **Wear shoes that grip the pedals. Kids should never ride barefooted or wear flip-flops.**
- ❑ **Check brakes, handlebars, seat position, and pedals.**
- ❑ **Spin the wheels.** They should not rub against any part of the frame, fender, or brakes. No spokes should be missing.
- ❑ **Keep tires pumped** to pressure recommended on the sidewall of the tire.
- ❑ **Clean and oil the chain.** If it makes a cracking or grinding noise, it may need adjustment.
- ❑ **Review the rules of the road for biking.** Stop at all signs and traffic lights just like cars. Always ride in the direction of traffic. Be extra careful at intersections. Use correct hand signals when you stop or change lanes.

Source: American Academy of Family Physicians

Health

Health Briefs for Busy People

Doc Talk

POWER TO THE PATIENT

Quality questions

We Americans like to think we have the best health care in the world. But despite our spending more on health care than any other country, studies have found that American children receive recommended care less than half the time and adults receive recommended care approximately 55% of the time. The gap was present for preventive, acute, and chronic care as well as for all age, sex, race, and income groups.

What can you do to assure you get the care you need when you need it?

1. Look for a physician using Electronic Health Records (E.H.R.). This helps your physician deliver recommended care for every patient every time.
2. Ask your doctor about preventive care such as immunizations, blood tests, or cancer screening tests.
3. Educate yourself about care recommended for you. If you have a health condition, visit a reliable Website for health information. For general information, visit **health.nih.gov**. For prevention, visit **ahrq.gov/clinic/uspstfix.htm** (U.S. Preventive Services Task Force). These organizations also have Websites with information on prevention and treatment: American Cancer Society, American Dental Association, American Diabetes Association, American Heart Association, American Lung Association, and National Guideline Clearinghouse.
4. Get a second opinion, preferably from a physician in a different town.

William J. Mayer, MD, MPH
Medical Editor

Do you have a subject you would like the doctor to discuss? E-mail DocTalk@HopeHealth.com.

Sign up to save a life

The fact that four out of five heart attacks occur in the home is just one good reason to learn CPR (Cardiopulmonary Resuscitation).

Lay people who perform CPR can keep someone's blood flowing to the brain and other vital organs until emergency medical help arrives.

Visit the American Heart Association Website at **www.americanheart.org** to find a CPR class in your neighborhood.

Try something different

Taste a fruit you've never eaten before, like a kiwi, a mango, or a star fruit. If cooked carrots aren't your favorite, try them raw with a low-fat dip or salsa.

The crunchy texture of raw broccoli, cauliflower, zucchini, and other uncooked vegetables may make them more appealing for snacking. Keep a spray bottle of vinegar handy for easy washing.

Fruits like oranges, grapefruit, apples, grapes, and pomegranates can make a green salad more tasty and interesting.

Source: U.S. Department of Health and Human Services Dietary Guidelines for Americans

Slow and steady changes

A painless and easy way to build up to 60 minutes of walking every day is to add two minutes to your walks this week.

Add another two minutes each week after that until you've reached the goal of 60 minutes.

Source: The Best Life Diet, by Bob Greene, published by Simon & Schuster

Taking care of your kidneys

Over-the-counter painkillers containing aspirin, acetaminophen, and ibuprofen can damage kidneys if taken in high doses over long periods of time.

Talk to your doctor about ways to reduce or eliminate these medications if you use them regularly.

You can also protect your kidneys by controlling high blood pressure and managing diabetes. Get regular exercise, control your weight, don't smoke, and take medication if needed to help manage these conditions.

Drinking plenty of water can help flush away the substances that can form kidney stones, especially if you've already had previous stones.

Source: National Kidney and Urologic Diseases Information Clearinghouse

Skin cancer prevention update

Limiting your exposure to ultraviolet light — including that used in indoor tanning booths as well as natural sunlight — is the number one thing you can do to reduce your risk of skin cancer.

Seek shade between the hours of 10 a.m. and 4 p.m., when the sun's rays are strongest. Avoid indoor tanning booths, and use sunscreen that protects against UVA and UVB rays whenever you plan to be outdoors (even in cloudy weather) for more than 15 minutes.

Unlike many other types of cancer, the rate of skin cancer in the U.S. is increasing in all age groups, says Dr. Sandra Read of Georgetown University School of Medicine.

Source: American Academy of Dermatology

Smart Living

Keep food and household chemicals separate in your shopping cart, grocery bags, and cabinets at home.

yBites!

Cleaning contact lenses

Always replace the solution, don't just top it off, when you disinfect your contact lenses, and only use sterile solutions recommended by the manufacturer. Rubbing the lenses gently instead of just rinsing is also more effective for removing bacteria that can cause serious eye infections. Wash and dry your hands before handling your lenses. Remove the lenses and check with your doctor right away if you experience blurry vision, tearing, redness, pain, discharge, or other symptoms.

Source: American Academy of Ophthalmology

To half or half not

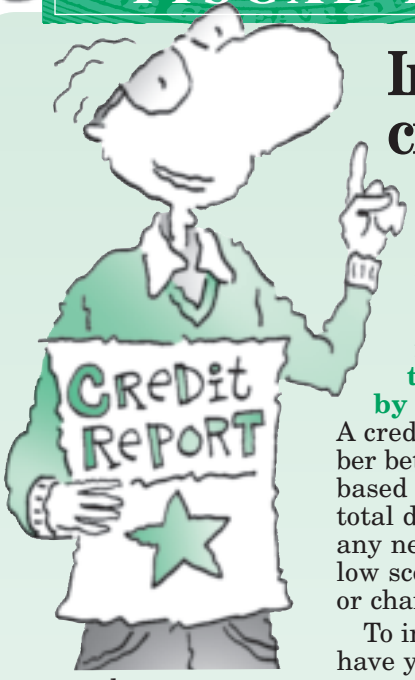
Buying prescription and over-the-counter medications at double the dose and then splitting them in half can save money, but not all pills can be split. Talk to your doctor or pharmacist to make sure a medication can be split safely and accurately.

Time-release drugs, gel-caps, coated tablets, and combination drugs should never be split. Pills that are good candidates for splitting are relatively flat and already scored. Use a pill splitter instead of a knife to get an accurate cut and take the halves of the split pill back-to-back (either the next dose or the next day).

Source: American Pharmacists Association

FISCAL FITNESS

Improving your credit score



Whenever you apply for a mortgage, new credit card, a loan, or perhaps even an insurance policy or new job, your application is judged in part by your credit score. A credit score is usually a number between 300 and 850. It is based on your payment history, total debt, length of history, and any new debt. Borrowers with low scores may be turned down or charged higher interest rates.

To improve your score, you can have your bills paid automatically to make sure payments are on time. You can also dispute any error on your report in writing.

You're entitled to a free credit report if you've been denied credit, insurance, or employment based on it and if you request the report within 60 days of the notice.

You can also get a free credit report once a year from each of the three credit reporting agencies (Experian, Equifax, or Transunion) by calling 1-877-322-8228 or visiting **www.annualcreditreport.com**. To get your credit score, however, you will be charged a fee.

Sources: National Endowment for Financial Education, www.nefe.org; Seattle Metropolitan Credit Union

Smart Living

Review your credit report at least once a year to check for errors or fraud like identity theft.

Shaken baby syndrome

It's never OK to shake a baby to try to make it stop crying or for any other reason.

Parents or child caregivers who feel overwhelmed need to get someone else to take over or place the baby in a safe place like a crib until they calm down.

Shaking an infant or young child (especially under three years old) for just a few seconds can cause serious and sometimes fatal injuries.

Always support the baby's head and neck, and avoid movements that cause an infant's head to wiggle or bounce. That includes playing with the child by tossing them up in the air.

Source: National Exchange Club Foundation, www.preventchildabuse.com

"Accidental" smoking

Attention non-smokers: Even small amounts of secondhand smoke can increase the risk for heart disease, lung cancer, premature death, Sudden Infant Death Syndrome, respiratory infections, ear problems, and severe asthma in children.

Source: American Cancer Society

The information in this publication is meant to complement the advice of your health-care providers, *not* to replace it. Before making any major changes in your medications, diet, or exercise, talk to your doctor.

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For more information, visit www.HopeHealth.com

From grandma's memory box…

A smile costs nothing, but gives much.

It enriches those who receive, without making poorer those who give.

It takes but a moment, but the memory of it can last forever.

None is so right or mighty that he can get along without it, and none is so poor but that he can't be made richer by it.

A smile creates happiness in the home, fosters good will in business, and is the countersign of friendship.

It brings rest to the weary, cheer to the discouraged, sunshine to the sad, and it is nature's best antidote for trouble.

Yet it cannot be bought, begged, borrowed, or stolen, for it is of no value until it is given away.

Some people are too tired to give you a smile. Give them one of yours, as none needs a smile so much as he who has no more to give.

— Author unknown

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Smart Living

Keep some open blocks in your schedule so that you can make time for pleasant surprises. Think back — some of the best times you've had were unplanned.

stress less

IN & OUT THE DOOR

A little organization can save lots of time

The entryway or the door from your home into the garage is a great place to start organizing. Simple ideas that can save time and keep you from looking for things at the last minute include:

- **As soon as you walk into the house,** hang your keys on a hook near the door.
- **Put your cell-phone charger** in the entryway so your phone will always be charged when you take it with you.
- **Hang a bulletin board with a calendar** to keep track of events and as a space where family members can leave messages.
- **Keep decorative baskets or boxes in the entryway to store outgoing mail,** along with library books, videos, and any other items that need to be returned to businesses or friends.
- **Store your shoes on a shoe rack** in this space for easy access to whatever pair you want to wear.
- **Leave packed gym bags and backpacks at the door** so they'll be ready to go in the morning.

4 GOOD REASONS TO Keep a "TO DO" list

1. **You'll free yourself from worrying** about things you might forget.
2. **When you see tasks on a list,** it's easier to set priorities and manage time.
3. **You'll be better able to focus** on the tasks at hand.
4. **You'll gain a sense of satisfaction** whenever you finish something and can cross it off your list.

Put the items from your "to do" list on your calendar or planner to help make sure you get them done.

HEALTH-CARE DECISIONS

How to choose a family doctor

Family doctors are trained in all areas of medicine and can treat most problems that people have through all stages of their life. When needed, they can also bring in a specialist you can trust.

To find a family doctor, ask friends and relatives or use the "Find a Doctor" link at **www.familydoctor.org**. Call the office to get more information. Some things you may want to ask include:

- **Does the doctor accept your health insurance?**
- **What are the office hours?**
- **What hospital does the doctor use?**
- **How many other doctors are in the practice?**

If the doctor's practice fits your needs, schedule an appointment to make sure you're comfortable talking with the doctor. Does he or she answer all of your questions and explain things in a way you can understand?

And remember, it takes time to build a relationship with a doctor.

Source: American Academy of Family Physicians

April Health Observances

Our kids

Autism awareness

Parents should talk to their pediatrician if a baby shows these potential signs of autism within the first two years of life:

- No babbling, pointing, or other gestures by 12 months
- No use of single words by 16 months
- No two-word spontaneous phrases by 24 months
- Loss of language or social skills at any age

Autism is not the only cause of these signs, but early diagnosis and treatment can lead to a better outcome for autism, a spectrum of behavior disorders that affects child development. For more information, visit the American Academy of Pediatrics at **www.aap.org**.

Donate life

One person's decision to donate organs and tissue can save or improve the lives of up to 50 people. Along with vital organs like the heart, kidney, and liver, donors provide corneas to restore vision, bone and connective tissue to replace bones, pancreatic cells that can improve or cure diabetes, skin for severe burn victims, and veins and tissue used in heart bypass or other surgeries.

Anyone, regardless of age or medical history, can be a donor. Make sure your family knows your wishes if you want to be a donor, and state your intentions on your driver's license. More information is available through **www.organdonor.gov** and **www.livinglegacyregistry.org**.

Coordination of Benefits

Coordination of Benefits (COB) is a term used to describe the process of making payments when an individual is covered under more than one health insurance provider to ensure that appropriate payment is made by each provider not to exceed 100 percent from all providers combined. COB is used throughout the insurance industry in processing claims by providers.

Effective January 1, 1993, the State of Delaware implemented the Spousal Coordination of Benefits policy. All employees eligible to participate in the State's Group Health Care program who cover their spouse, through employee and spouse or family coverage, are required to complete a Spousal Coordination of Benefits form when they enroll their spouse for the first time, each year during open enrollment and anytime throughout the year when the spouse experiences a change in job status or coverage. Pensioners covering a spouse enrolled in the State's Medicare Supplement Plan are not required to complete a spousal COB form. The policy and form are available at http://ben.omb.delaware.gov/documents/cob/index.shtml.

Employees may cover their spouse at the primary level if:

- The spouse does not work full-time; or
- The spouse is not eligible for benefits under the employer's health care plan; or
- The spouse's medical history does not meet the underwriting requirements of the employer's health care plan; or
- The spouse's employer requires a contribution of more than 50 percent for the lowest benefit plan available; or
- The spouse's employer does not offer medical coverage.

When an employee does not submit a spousal COB form or if a spouse is eligible for, but not covered in, the health care plan offered by his/her employer, the State shall sanction benefits and shall pay 20 percent of allowable charges for services normally covered under the State's health care plan.

If a spouse is eligible for and enrolled in the health care plan offered by his/her employer, the State will pay for services covered under the State's health plan after the spouse's health care plan pays. Payment from all providers shall not exceed 100 percent. It is the employee's responsibility to request payment to the appropriate State provider.

Dependents of employees (child/ren) may be covered, through employee and child/ren or family coverage. Child/ren may be covered by multiple parents unless both parents are State employees. If one parent covering the child/ren is not a State employee, the parent whose birthday is first in the calendar year shall provide primary coverage and the other parent shall provide secondary coverage not to exceed 100% from all providers combined. It is the State employee's responsibility to complete a Dependent Coordination of Benefits (COB) form upon enrollment or when child/ren experience a change in coverage. A Dependent COB form for Aetna and Blue Cross Blue Shield of Delaware (BCBSD) is located at http://ben.omb.delaware.gov/medical/index.shtml. This form should be forwarded directly to BCBSD or Aetna upon completion.

Please contact Statewide Benefits at 1-800-489-8933 or 302-739-8331, with questions or concerns.

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