

STATE OF DELAWARE

Life Lines

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

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"An ounce of prevention is worth a pound of cure."

APRIL 2009

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OUT-OF-POCKET COSTS

Get good health care without cutting corners

- **Tell your doctor if your insurance plan has a high deductible** and ask if there are any ways to save money.
- **When an expensive test or procedure is ordered**, ask if the results will change the treatment plan or if a decision can be made without the test. (The accounting department of the hospital or clinic can provide information on costs.)



- **Ask about the risks and benefits** of taking a less expensive option if one is available.
- **Tell your doctor you'd like to seek a second opinion before** you agree to a major test or procedure.
- **When your doctor prescribes a medication**, ask if there is generic or over-the-counter (OTC) version available. If a generic or OTC is not available, your doctor may be able to prescribe a medication in the same class of drug that does have a generic or OTC available.
- **Check your local stores for offers of free or \$4 prescriptions** for selected medications.
- **If your health plan offers mail-order prescription services**, you may be able to save if you buy a 90-day supply of a medication you take regularly.

Time to take action

If you're over 45, get screened for diabetes. Talk to your doctor about earlier screening if you're overweight or have a family history of diabetes.

More than 57 million Americans have pre-diabetes, a condition where blood glucose levels are higher than normal but not yet diabetes.

Normal fasting blood glucose is less than 100 mg/dL. Pre-diabetes is 100-125 mg/dL, and diabetes is 126 mg/dL or higher.

Losing weight, regular exercise, and improving your diet can often prevent the progression into full-blown diabetes.

Source: American Diabetes Association

Breathe easier

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17 easy ways to eat healthier



1. Load omelets and pizzas with onion, peppers, spinach, mushrooms, and other veggies instead of cheeses and meats.
2. Select nonfat milk, yogurt, and cheeses.
3. Use a nonstick skillet and spray vegetable oil and you can cut the oil in recipes by half.
4. For fewer calories, pick water-packed tuna, or to get the benefit of heart-healthy oils, look for tuna packed in olive oil or canola oil.
5. Satisfy your sweet tooth with fruit instead of candy or cookies.
6. Select soft taco size (6–8 inch) tortillas instead of the larger burrito size. Corn tortillas have less fat and calories than flour.
7. Choose brown rice and whole-wheat bread instead of white rice and white bread.
8. Bake, broil, or grill beef, chicken, and fish.
9. Substitute applesauce for half the oil in a recipe when baking.
10. Use two egg whites instead of one whole egg in recipes.
11. Freeze grapes or watermelon wedges for a popsicle-like treat.
12. Season steamed vegetables with lemon, herbs, and spices instead of butter, and salt.
13. Try raw vegetables with salsa instead of chips with salsa.
14. Ask for the bread basket to be removed from the table when you dine out.
15. Order sauces and salad dressing served on the side or use spray dressings.
16. Use smaller plates and glasses.
17. Avoid adding table salt to your food.

Sources: American Dietetic Association; America on the Move, www.americaonthemove.org

Cracked Wheat “Sausage” Patties

Cracked wheat

- 1/3 cup cracked wheat
- 1/4 tsp. salt
- 1 cup water

Patties

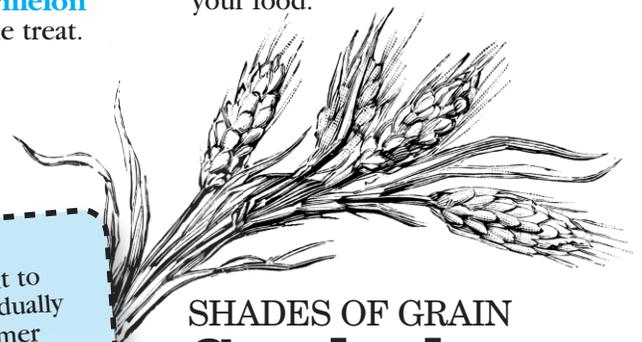
- 1 cup cooked cracked wheat
- 1 1/2 tsp. poultry seasoning
- 1/2 tsp. salt
- 1 clove garlic, minced
- 1 tsp. low-sodium Worcestershire sauce
- 1 egg, beaten
- 3–4 Tbsp. whole-wheat flour
- 1/2 tsp. brown sugar
- Optional: Dash of cayenne pepper,
2–4 drops liquid smoke,
1 Tbsp. canola oil

To cook the cracked wheat, add the salt to 1 cup of water and bring to a boil. Gradually add the cracked wheat. Cover and simmer 24 to 30 minutes.

For the patties, combine the cooked cracked wheat with all ingredients except the canola oil in a large mixing bowl. Form 8 balls the size of golf balls and flatten to form patties. Heat the canola oil in a medium skillet over medium-high heat for 30 seconds. Carefully place formed patties into the skillet. Brown the patties, 2–3 minutes per side. Patties are done when crisp and brown on both sides.

Serves 4 (1 serving is 2 patties). Per serving: 118 calories, 4 g protein, 16 g carbohydrate, 3 g dietary fiber, 5 g total fat, 0.5 g saturated fat, 311 mg sodium.

Source: Swedish Heart Diet 2007



SHADES OF GRAIN

Cracked wheat vs. bulgur

Cracked wheat is made from whole raw wheat kernels that are crushed or cut into smaller pieces.

Bulgur, a similar product, is made from whole-wheat kernels that are steamed and toasted before cracking, so that they take less time to cook.

Either makes a nutritious and tasty whole-grain choice.

fitness

WHAT'S STOPPING YOU?

Overcome obstacles that keep you from exercising

OBSTACLE	SOLUTION
Too busy, too little time	Schedule activity on your daily calendar. Work movement into your everyday routine — carry your own grocery bags, take stairs not elevators, walk the dog.
Travel for work	Walk around airport terminals instead of sitting while waiting for flights. Stay in hotels with fitness centers. Choose hotels close to business so you can walk to meetings and events.
Frequent bad weather	Find activities that aren't dependent upon good weather — indoor classes, sports leagues, walking around shopping malls.
Takes away from family time or other engagements	Make sure everyone knows how important exercise is to you. Find things you can do with family and friends, such as hiking, biking, walking, playing court sports. Visit a museum instead of watching a movie or a sporting event.
Worried about aches and pains	Choose low-impact activities like swimming, bicycling, or yoga. Always listen to your body, and don't overdo it. The biggest risk to exercise is not starting.
You're too tired	Remember that working out will boost your mood and energy level.

REWARDS

5 ways physical activity lowers your risk for heart disease

1. **Aerobic activities like brisk walking or jogging** can lower blood pressure 5–10 mmHg. That translates into a 10 to 20% reduction in heart attack risk.
2. **Smokers who become physically active** are more likely to stop smoking — or at least smoke less.
3. **Exercise helps control blood sugar levels** and can reduce the heart-related complications linked to diabetes.
4. **Physical activity can increase HDL (good cholesterol)** and decrease LDL (bad cholesterol).
5. **Calories burned by regular activity** help control weight and prevent obesity.

Source: American College of Sports Medicine

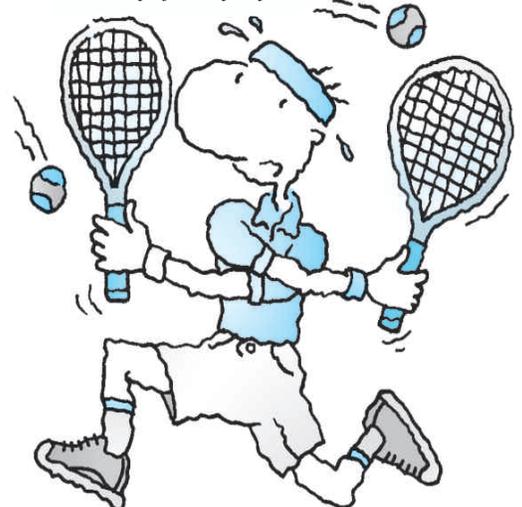
COMMON SPORTS INJURIES

Doing too much too soon can lead to stress fractures

Stress fractures are small cracks in the bones of the lower legs and feet that can occur from overuse or a rapid increase in activity level. To help prevent them:

- Start gradually. Increase your intensity by no more than 10% each week.
- Always remember to stretch and warm up for at least five minutes.
- Wear lightweight shoes in good condition that provide proper support. Shock-absorbing insoles may also help.
- Be especially careful when you switch surfaces, like going from a grass to clay tennis court or an indoor to outdoor running track.
- Use proper technique. Changing how you place your feet when you have a blister or a bunion can put extra stress on bones.
- Talk to your doctor about any pain that doesn't go away within two to three days or any pain that goes away with rest, but returns and gets worse with any weight-bearing activity. Swelling, tenderness, and possible bruising are other signs of stress fracture.

Sources: American Academy of Orthopaedic Surgeons; American Academy of Family Physicians



Doc Talk

POWER TO THE PATIENT

Complementary Medicine

More than one in three Americans use complementary or alternative medicine (CAM) such as dietary and herbal supplements, acupuncture, megavitamins, and tai chi. Some are proving to be beneficial, while others are ineffective or worse. For example, recent scientific studies have found:

1. Ginkgo biloba does not prevent dementia and Alzheimer's disease in older people.
2. Glucosamine and chondroitin did not slow tissue damage in knee osteoarthritis.
3. Vitamin E supplements may increase the risk of heart failure.
4. Moderate amounts of fish oil can reduce the risk of death, heart attack, and heart rhythm problems.

I worry about patients using CAM that can cause harm, alone or in combination with prescription medication. How can you protect yourself?

1. Stay informed by visiting reliable Websites, such as the site of the U.S. National Center for Complementary and Alternative Medicine at www.nccam.nih.gov.
2. Talk with your doctor about any CAM you may be using, to make sure it is safe and effective.
3. Ask your doctor what, if any, CAM he or she may recommend for you.
4. List any CAM you are using when asked about your medications.

William J. Mayer, MD, MPH
Medical Editor

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



More than just a luxury

A leisurely soak in a hot bath really may be able to relieve the physical symptoms of stress.

"It may be that buoyancy plays a role, or that warm water gives us the same sensation we experienced while floating in the womb," says researcher Dr. Bruce Becker.

Becker's studies have found that the central nervous systems of people immersed in warm water for 24 minutes showed the same patterns as those of people who were relaxed and focused.

A leisurely soak may also reduce feelings of anxiety and depression.

Source: Comprehensive Aquatic Therapy, by Bruce E. Becker, MD, and Andrew J. Cole, MD, Butterworth-Heinemann Publishers

Preventing falls

An often overlooked benefit of regular exercise is that it can help prevent falls. Yet many seniors don't get the activity they need because they are worried about falling.

Low, wide-heeled, rubber-soled athletic or canvas shoes are best for preventing falls. Paying attention and focusing on the task at hand instead of getting ahead of yourself mentally can also keep you from missing a curb or step.

The Chinese martial art tai chi can improve balance, and walking sticks are helpful for people who feel unsteady on their feet.

Source: National Institute on Aging

Health

Health Briefs for Busy People

Your nose knows

For natural-gas users: An unpleasant odor in your home or elsewhere that smells like sulfur or rotten eggs may be the sign of a leak.

The distinctive odor comes from a substance called mercaptan that is added to natural gas to help people detect leaks.

Other signs of a possible natural-gas leak, especially near a pipeline, include a hissing sound, blowing dirt, or bubbles rising in a puddle.

If you suspect a leak, leave the building, avoid striking matches or turning on electrical switches, and call your power company or 911.

Source: Puget Sound Energy

Anger management

If you care for someone with memory loss, be aware that their angry outbursts are usually the result of loss of control or frustration, not something that you did. Don't take it personally.

To reduce anger, watch for early signs of frustration, such as fidgeting, that may occur beforehand. Plan stressful activities such as bathing or dressing for when the person is rested. Do things like eating or taking a walk at the same time each day. Limit choices that cause confusion. Changing activities, listening to calming music, or soothing massage may also help.

Source: The Alzheimer's Association



Do not try to "keep up with the Joneses" — chances are they're in a worse position than you.

Pills and passports

When you travel with medicines, make sure you carry them in their original containers with labels, so it's clear what medicine they are.

Keep the name of the medication, including the generic name, and the contact information for your doctor and pharmacy, in your wallet.

For any injectable medicines or controlled substances, carry a letter or a note from your doctor that explains why you are taking the medication.

Source: U.S. Centers for Disease Control and Prevention

A friend in deed

If you know someone who has recently faced a death or other significant loss like divorce or job loss, ask them what kind of support works best for them.

Everyone responds to grief and stress differently.

Do they need someone just to talk to? Help with paperwork, child care, or chores?

Let them know you're available to help as needed, but avoid giving advice, and treat them with the same respect and friendliness that you showed prior to the stressful event in their life.

Source: Pulse, Vol. 3, No. 32, published by Group Health Cooperative and Group Health Permanente

Calcium calculator

A simple way to figure the milligram amount of calcium in packaged foods is to add a zero to the percentage of the daily value of calcium listed on the nutrition label. If the label says a food contains 10% of the daily value, it has 100 milligrams of calcium. (This trick only works for calcium, because the daily value recommended for adults age 19 to 50 is 1,000 mg.)

Calcium requirements

1-3 years: 500 mg

4-8 years: 800 mg

9-18 years: 1,300 mg

19-50 years: 1,000 mg

51+ years: 1,200 mg

Pregnant women: 14-18 years:

1,300 mg; 19 and older: 1,000 mg

Sources: Oregon Dairy Council; National Institutes of Health, Office of Dietary Supplements

FISCAL FITNESS

How to raise a financially healthy family

- Expect and prepare for emergencies. Aim to set aside six months' worth of expenses in a liquid account, and start saving today.
- Accept that you can't buy everything you want for your child, and realize that this is harder than it sounds.
- Remember that you are the single greatest role model in your child's financial education. Teach good habits now.
- Communicate about family finances regularly with your spouse or partner, and any children who are old enough to be involved.
- Explore nanny share care, babysitting co-ops, and subsidized day care. Child care is the single largest expense for most working parents.
- Calculate how much you could save (or come out ahead) if one parent were to be a "stay at home" or a "work from home" parent.
- Pay for unreimbursed medical expenses and dependent care with pretax dollars, using a flexible savings account. Check with your employer for availability.
- Commit yourself to spending within your means. A line of credit should never be confused with an emergency fund or extra income.

Source: 13 Tips for a Financially Healthy Family, published by Consumer Credit Counseling Services of San Francisco, 2005



Portable breakfasts

Breakfast bars can make a quick and nutritious meal. Just make sure you choose the right one.

Look for bars made with whole grains or rolled oats that use monounsaturated fats such as canola or peanut oil and no trans fats.

A healthy bar should have at least four grams of fiber, three grams of protein, fewer than 10 grams of sugar, and fewer than five grams of fat.

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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stress less

A PAT ON THE BACK **TIPS on how to give praise**

The acronym **TIPS** will help you make praise more effective when you're trying to reinforce good behavior.

Make it:

- T: True.** People can see through undeserved praise, or it may make them expect praise without having to work for it.
- I: Immediate.** Give the praise as soon as the behavior occurs, if possible.
- P: Positive.** This will make the behavior more likely to occur again.
- S: Specific.** Point out exactly what they did right and how it was helpful. Talk about what you saw instead of making judgments. For example, "When you counted to 10 before you got mad, you avoided a fight," is better than "I liked the way you counted to 10." The first helps build self-esteem, while the second makes them depend upon your opinion.

Source: The Essential Family Guide to Borderline Personality Disorder: New Tools and Techniques to Stop Walking on Eggshells, by Randi Kreger, Hazelden Publishers

Tame your to-do list

Every day, decide what you need and want to get done in regard to work, home, and family. For everything else, ask yourself:

"What's the worst thing that would happen if I didn't do this?" If you can live with the answer, give yourself permission to drop it from your "to-do" list.

health yourself

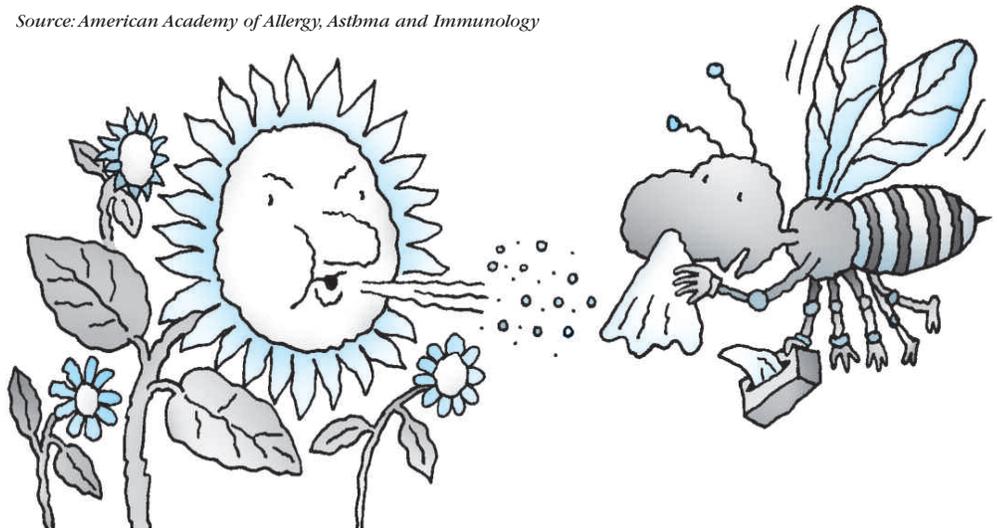
THE POLLEN PATROL

Breathe easier during spring allergy season

Reduce the sneezing, watery eyes, and runny nose of spring allergies caused by grass and tree pollen with these simple steps:

- **Wash your hands frequently.** Pollen is everywhere. You get it on your hands opening a car door, running your hands through your hair, or touching outdoor surfaces.
- **Wash your hair before you go to bed** at night if you've spent a lot of time outside.
- **Close your windows and use the air conditioner** to keep pollen from drifting into your home — and car.
- **If possible, stay indoors between 5 and 10 a.m.,** the peak pollen hours.
- **Check the pollen count** and try to stay indoors on days when it is high.
- **Avoid mowing lawns,** which stirs up pollens.
- **Use a dryer for laundry** instead of hanging it outdoors.
- **Talk to your doctor** about over-the-counter or prescription remedies. Some medications work best when taken shortly before pollen season begins.

Source: American Academy of Allergy, Asthma and Immunology



Home remedies

Relieve allergy symptoms by dissolving $\frac{1}{4}$ tsp. salt and $\frac{1}{4}$ tsp. baking soda in 1 cup of warm water.

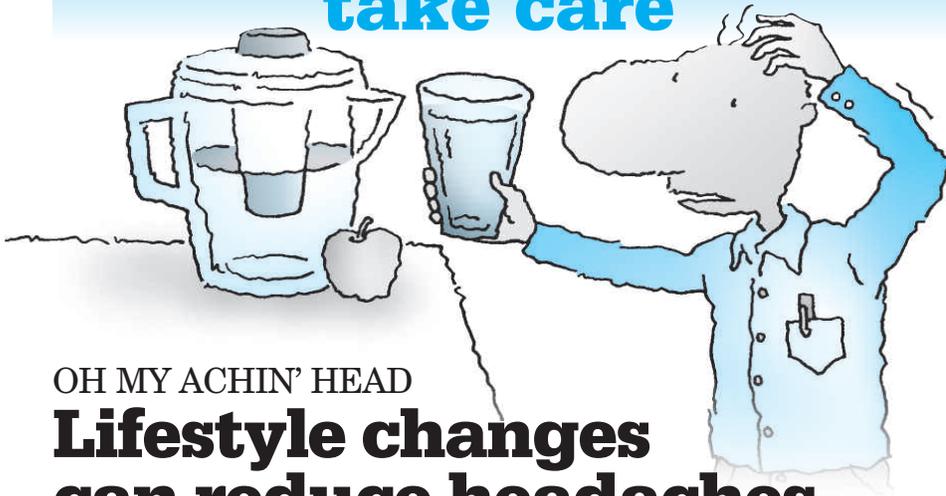
Use a bulb syringe to squirt 2 to 4 drops of the solution into one nostril at a time. Then blow your nose gently.

Use cold compresses like a bag of frozen peas or a moist washcloth that has been placed briefly in the freezer to reduce the itching and swelling of red eyes.

Smart Living

Remember that when used for more than three days straight, over-the-counter nasal decongestant sprays can cause a rebound reaction that makes allergy symptoms even worse.

take care



OH MY ACHIN' HEAD

Lifestyle changes can reduce headaches

- **Drink plenty of water.** Dehydration can trigger headaches.
- **Eat regular meals.** Low blood sugar can trigger a headache. Include protein and healthy carbs like fruits and vegetables or whole grains in every meal or snack. Try not to go more than three to four hours without eating.
- **Get regular sleep.** Go to bed and get up at the same time every day, and aim for about eight hours of sleep.
- **Limit alcohol, caffeine, and other drugs.** Drinking too much coffee or other beverages with caffeine can trigger headaches when the caffeine tapers off.
- **Reduce stress.** Get regular, moderate exercise, and practice relaxation techniques like meditation and deep breathing.
- **Keep a diary** to learn which foods and activities cause your headaches.
- **If you have frequent headaches** that limit your ability to work or do other regular activities, talk to your doctor about the possibility that you may have migraines. The Migraine Disability Assessment Test at <http://www.achenet.org/tools/migraine/index.asp> can help you learn more.

Source: The American Headache Society

PAY ATTENTION, GIRLFRIEND

What is your body trying to tell you?

Unlike breast and cervical cancer, there are no screening tests that can detect uterine and ovarian cancer early.

That's why it's important for women to pay close attention to how their bodies feel and look. Talk to your doctor if you notice any of these possible symptoms:

TYPE OF CANCER	POSSIBLE SYMPTOMS
Ovarian	Pelvic or abdominal pain or discomfort Difficulty eating or feeling full quickly Stomach bloating or swelling
Uterine	Bleeding between periods or after menopause Prolonged heavy periods

Source: American College of Obstetricians and Gynecologists

April Health Observances

Alcohol Awareness

Always read the medication label, even on nonprescription drugs. Alcohol-medicine interactions may be a factor in at least 25% of all emergency room admissions.

For information on how to detect and prevent substance abuse in teens, seniors, and everyone in between, visit the National Clearinghouse for Alcohol and Drug Information at <http://ncadi.samhsa.gov/about/aboutncadi.aspx>.

Sports Eye Safety

Nearly all sports-related eye injuries can be prevented by wearing goggles and face shields made with polycarbonate lenses. Regular glasses do not provide enough protection. Eye injuries occur most frequently in baseball, basketball, and racquet sports. To learn more, visit the American Academy of Ophthalmology at www.aao.org.

Donate Life

Make sure your family knows about your wishes to be an organ donor, and designate your wishes on your driver's license. You can also download and print organ donor cards at www.organdonor.gov.

People of all ages can be organ and tissue donors. Your physical condition, not your age, is what counts. One person's decision to donate blood, organs, and tissue can save or improve the lives of up to 50 people.

HOPE HEALTH LETTER

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2009 Statewide Open Enrollment

The 2009 Open Enrollment period is May 4–20, 2009 for state employees/pensioners. This is your only opportunity this year to verify and change your benefit elections, so here are some helpful reminders.

- The benefit Open Enrollment process is accessible **online only** for active state employees. Benefits-eligible state employees are required to make benefits elections online using the eBenefits Open Enrollment process by May 20, 2009.
- **Confidential letters will be mailed to all active employees' and pensioners' homes in mid-April 2009**, advising them of Open Enrollment dates, benefits changes and their current benefits enrollment. It will also include information on how to make changes to current coverage or enroll.
- Open Enrollment booklets will **NOT** be mailed to active employees' homes this year.
- The Open Enrollment booklet will be available on the statewide benefits website at www.ben.omb.delaware.gov under the Open Enrollment section.
- Open Enrollment booklets will be mailed to pensioners' homes in late April 2009. Pensioners can make changes to their benefits by completing the enrollment forms provided in the Open Enrollment booklet and sending them to the pension office by May 20, 2009.

- If you cover your spouse in one of the State of Delaware Group Health Insurance medical plans, **you must complete a new Spousal Coordination of Benefits form each year during Open Enrollment and any time your spouse's employment or insurance status changes.** You may complete the form online or complete the paper form, which is available on the statewide benefits website at www.ben.omb.delaware.gov under the Open Enrollment section. You must return it to your Human Resources or Benefits Office no later than May 20, 2009.

- **You must complete any Open Enrollment changes no later than May 20, 2009.**
- **The benefits you choose during the Open Enrollment period will take effect July 1, 2009.**

- **Please mark your calendar to attend one of the statewide benefit health fairs to be held May 4–15.** See the statewide benefits website for exact times and locations.

Advantages of the eBenefits Open Enrollment process are:

- You can view the eBenefits Quick Reference Guide (online enrollment instructions) from the statewide benefits website at www.ben.omb.delaware.gov under the Open Enrollment section.
- You can view up-to-date benefit and dependent information online, including

the cost of each elected benefit once enrollment is complete.

- You can log onto the Open Enrollment website multiple times during the enrollment period (May 4–20, 2009) to make changes. The system will save changes but will not finalize them until you click the "Submit" button.
- You will receive a confirmation statement at your home the week of May 25, 2009. If your benefits elections are correct, please keep the statement for your records. If an error has been made, please make the necessary corrections on the confirmation statement and return it to your organization's human resources or benefits office by June 5, 2009. **No changes will be accepted after June 5, 2009.**

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