

STATE OF DELAWARE

Life Lines

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

VOL. 28, NO. 8

“An ounce of prevention is worth a pound of cure.”

AUGUST 2008



HEALTH-CARE DECISIONS

Urgent care or emergency?

In a life-threatening situation, a call to 911 or a visit to an emergency room is always your best choice.

But for minor illnesses at times when you can't see your own doctor, like weekends or evenings, an urgent care clinic or a call to a nurse hotline can give you the care you need, as well as save you time and the high costs of an ER visit.

Research the urgent care options available on your health plan. These guidelines can help you decide if you or someone else needs emergency attention:

EMERGENCY ROOM OR 911

- Chest pain with shortness of breath and/or sweating
- Difficulty breathing
- Uncontrollable bleeding
- Trauma or head injury
- Sudden dizziness, difficulty seeing, slurred speech, confusion, numbness, or paralysis
- Unconsciousness
- Poisoning
- Severe injury, burns, or electrical shock
- Vaginal bleeding during pregnancy

URGENT CARE

- Sore throats, coughs, congestion, fever, and other flu or cold symptoms
- Cuts that require stitches
- Mild or moderate asthma attacks
- Earaches and eye or skin infections *
- Insect bites or rashes
- Urinary tract infections
- Sprains, strains, deep bruises
- Diarrhea*
- Pregnancy tests and physical exams

* **Editor's note:** If these symptoms seem severe, consider them an emergency.

Sources: Duke University; Valley Voices, Winter 2008, published by Valley Medical Center, Renton, WA

BACK TO SCHOOL

Avoid the first-day jitters

If your teenager is starting a new middle school or high school, take him or her to the campus several days before classes start to explore the surroundings.

If the school is open, they can find their classrooms and figure out exactly where they need to go on the first day. Most middle schools and high schools offer an orientation for first-time students.

Source: GreatSchools, *The Parents' Guide to K-12 Success*, www.greatschools.net

Difficult situations

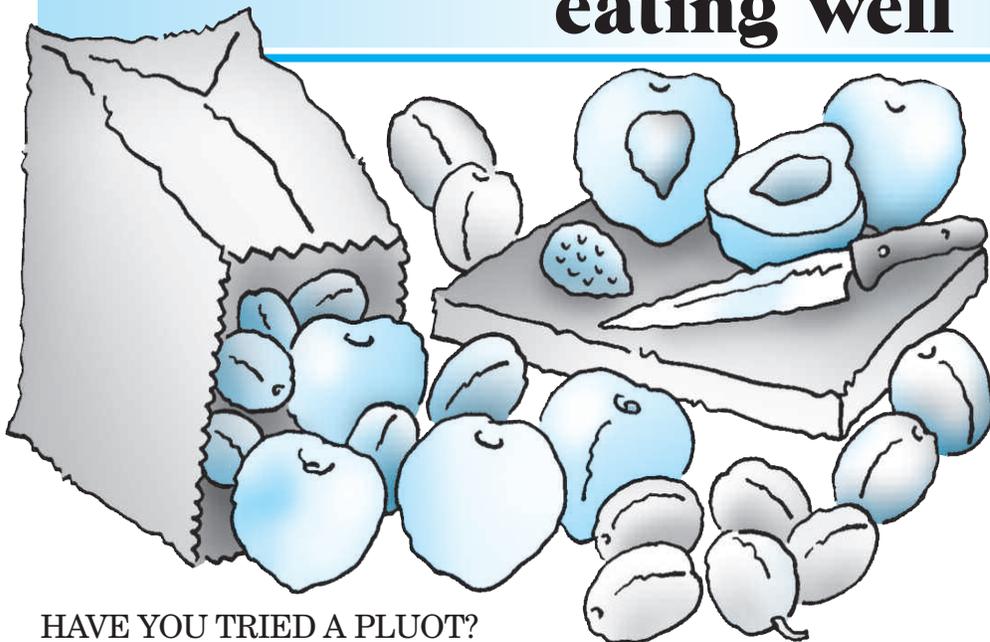


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eating well



HAVE YOU TRIED A PLUOT?

Enjoying summer's stone fruits

From peaches to pluots (a hybrid that is $\frac{3}{4}$ plum and $\frac{1}{4}$ apricot), now is the peak time for stone fruits.

Stone fruits have a single hard pit instead of seeds, and include apricots, cherries, nectarines, peaches, plums, and the hybrids like pluots.

They make a perfect portable snack because they're high in fiber, vitamin A, and the important blood-pressure-controlling mineral potassium. Along with being low in calories and fat, they come in a variety of tastes.

Some taste tips:

- **White nectarines** and peaches are sweeter than the yellow ones.
- **Pluots** come in 22 varieties, ranging from slightly tart to sweet.
- **Apriums** are $\frac{3}{4}$ apricot and $\frac{1}{4}$ plum, and have a much sweeter flavor than apricots.
- **Plucots** are $\frac{1}{2}$ plum and $\frac{1}{2}$ apricot, and are sweeter than the original fruits.

EATING-WELL RECIPE

Summer rice salad

- 1 cup long-grain brown rice, uncooked
- $\frac{1}{2}$ cup dried cranberries
- $\frac{1}{2}$ cup pistachio nuts
- $\frac{1}{4}$ cup red onion, finely chopped
- 2 tsp. minced garlic
- $\frac{1}{2}$ tsp. black pepper
- 2 Tbsp. canola oil
- $\frac{1}{2}$ cup canned chickpeas (garbanzo beans), drained and rinsed
- $\frac{1}{2}$ red pepper, cored, seeded, and finely chopped
- $\frac{1}{3}$ cup red wine vinaigrette
- $\frac{1}{2}$ cup fresh basil, finely chopped

Cook rice according to directions. Set aside uncovered to cool to room temperature.

Place cooled rice, cranberries, nuts, onion, garlic, pepper, oil, chickpeas, and red pepper in a large bowl.

Drizzle vinaigrette over rice mixture and toss to combine ingredients. Add basil and gently mix. Serve or cover and chill.

Serves 6. Per $\frac{3}{4}$ cup serving: 250 calories, 6 g protein, 37 g carbohydrate, 9 g fat (1 g saturated, 3 g monounsaturated, 5 g polyunsaturated), 4 g fiber, 150 mg sodium.

Source: *Dream Dinners, Inc.*, www.dreamdinners.com

Off the tree

3 apricots	50 calories
1 cup raw cherries	90 calories
1 nectarine (2" in diameter)	70 calories
1 peach (2½" in diameter)	42 calories
1 plum (2" in diameter)	36 calories
1 pluot (2" in diameter)	90 calories

In the bag

Stone fruits that aren't ready to eat will ripen faster if you put them in a small brown paper bag when you bring them home.

Close the bag and let it sit at room temperature. Check it every one to two days until the fruit is ripe enough to eat or refrigerate.

Firm fruit will not ripen in the refrigerator.

Sources: *Field Guide to Produce*, by Aliza Green, Quirk Books; *Nutrition: Concepts and Controversies*, by Frances Sizer and Eleanor Whitney, Wadsworth Publishing



SALADS & SIDES

Add protein with beans

One-quarter cup of cooked dried beans or other legumes is the protein equivalent of one ounce of meat, poultry, or fish.

Added benefits: Beans have no saturated fat and are high in cholesterol-lowering soluble fiber. They can also help control blood sugar and satisfy hunger longer than meals without beans.

Source: www.MyPyramid.gov

fitness

FUNCTIONAL FITNESS

Getting in shape for real-life situations

Leg-pressing 500 pounds on a weight machine might give you bragging rights at the gym.

But will it help you carry a child, sprint to meet a bus, or hoist a 40-pound water bottle onto its dispenser without wrenching your back?

Functional fitness exercises are designed to get your body ready to handle daily activities without injury or discomfort. The goal is to exercise with movements that are similar to what you do in real life. Instead of isolating a particular group of muscles or a single muscle (like abs or thighs), the exercises work all your muscles and joints together at the same time.

For example, if you spend a lot of time on your feet, exercises done in a standing position will help you strengthen your spine and legs and improve balance. People with jobs that require heavy lifting, like nurses and furniture movers, will benefit from exercises in which you need to maintain your balance while you use your upper body and back muscles.

Stability balls, yoga, Pilates, hand weights, and balancing and core strength exercises are often used in functional exercise programs.

The American Council on Exercise has a functional fitness circuit workout available at www.acefitness.org/getfit/studies/FunctionFitness.pdf.

Sources: American Council on Exercise; *Anatomy for Strength and Fitness Training: An Illustrated Guide to Your Muscles in Action*, by Mark Vella, McGraw-Hill



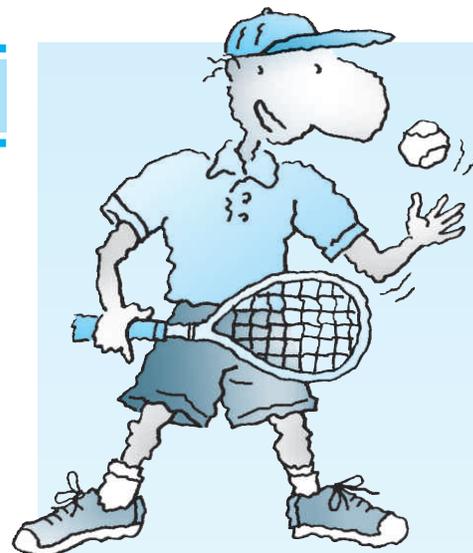
Balancing on a stability ball while holding one foot off the ground will strengthen back and stomach muscles and help improve balance.



The yoga tree pose increases overall strength by working muscles in your legs, thighs, stomach, back, shoulders, and arms.



Whenever you pay off a debt, start putting the same amount of the monthly payment into savings every month. Do the same when you quit smoking or change some other costly habit.



FORGET YOUR PEDOMETER?

What to do when you can't count steps

The following activities are the equivalent of 2,000 steps on a pedometer.

Activity	Number of Minutes
Brisk walking (3 mph)	15
Jogging	10
Aerobic dancing	10
Bicycling 5 – 9 mph	15
Bicycling 10 mph +	10
Swimming laps	10
Recreational swimming	15
Gardening	15
House cleaning and other chores	20
Playing basketball or football	10
Shooting baskets	15
Tennis (singles)	10
Yoga	15
Golf (with no cart)	15
Weight training	15
Ping-pong	15

Activity goals

Using a pedometer to track your daily activity can be a great motivator.

To meet the recommended goal of at least 30 minutes of total activity every day, aim for a total of 10,000 steps.

Sources: President's Council on Physical Fitness and Sports; American Council on Exercise

Doc Talk

POWER TO THE PATIENT

Vaccination — Not just kids' stuff

Far too many Americans go unprotected against potentially deadly diseases that can be prevented by vaccinations. Many adults are also unaware that they may need booster shots after childhood vaccines wear off, especially for diseases like tetanus, diphtheria, and whooping cough.

At your next office visit, ask your doctor about vaccines recommended for your age and health history, or call and ask if you can come in to get recommended vaccinations from the nurse.

What vaccinations should you receive?

1. **Tetanus, diphtheria, and pertussis (Tdap)** (every 10 years)
2. **Measles, mumps, and rubella (MMR)** (adults born during or after 1957)
3. **Varicella** (chicken pox), for adults without immunity — ask your doctor
4. **Shingles** (age 60+)
5. **Pneumococcal** (one time at age 65+ or if you have a chronic medical condition — ask your doctor)
6. **Influenza** (every year)
7. **HPV** (females of age less than or equal to 26, preferably before they become sexually active, for protection against cervical cancer)
8. **Hepatitis A, Hepatitis B, and meningococcal** (patients at high risk — ask your doctor)

Don't count on your doctor to remember to recommend vaccinations. Taking the initiative is the best guarantee of getting the protection you need.

William J. Mayer, MD, MPH
Medical Editor

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

Sundown

♥ Turn your headlights on at twilight instead of waiting for dark. It will make your car easier to see.

Depth perception, color, and peripheral vision are all reduced when the sun goes down. The number of drunk drivers on the road also increases, and the rate of deaths from traffic accidents is three times higher at night.

Other tips for night driving:

Reduce speed and increase following distance. Put headlights on low when following another car so you don't blind the driver in front of you.

If an oncoming car doesn't lower beams from high to low, avoid glare by watching the right edge of the road and using it as a steering guide.

Keep your headlights, taillights, turn signals, and windows clean.

Source: National Safety Council

"Momnesia" is real

♥ Simple things women can do to cope with the mental fuzziness and memory lapses that are common after giving birth: Always carry a pen so you can write things down; cut down on your responsibilities; and try to get some exercise every day, even if it's just for a few minutes.

Mommy brain or "momnesia" is a common but temporary condition that may be triggered by hormone fluctuations during pregnancy and in the months after childbirth, explains Dr. Louann Brizendine, author of *The Female Brain*.

Smart Living



When opening boxes, use carton cutters rather than a pocket knife to protect yourself, as well as the contents of the box.

Health

Health Briefs for Busy People

Cool as a cucumber

♥ Check to be sure that pre-cut melons and other cut fruits and vegetables and packaged salads are refrigerated at the store before you buy them.

Whether you buy melons whole or pre-cut, always rinse the rinds in fresh water and don't forget to dry with a clean cloth towel or a paper towel. This is true of all fruits and vegetables, whether they have rinds or not.

Sources: U.S. Food and Drug Administration; Partnership for Food Safety Education



Farm fresh = less salt

♥ The best way to reduce salt in your diet is to eat fresh foods whenever possible.

When you do buy canned or frozen fruits and vegetables, look for those with less than 140 mg of sodium per serving.

Lowering your salt intake can help lower your blood pressure.

Source: *High Blood Pressure for Dummies*, by Alan L. Rubin, MD, Wiley Publishing, Inc.

Strong shoulders

♥ A simple towel stretch can help keep your shoulders strong and flexible, as well as release tension when you're feeling stressed.

With one arm behind your back and the other arm raised over your shoulder, grasp a towel behind your back.

Use the upper hand to pull the towel up as far as you can comfortably and hold for 10 seconds. Repeat for two more stretches; then switch arms.

Source: New England Musculoskeletal Institute at the University of Connecticut Health Center

Get started

♥ You can get fun and free support for your walking and diet goals through MyStart!, an online program available through the American Heart Association's Website.

The program lets you track your daily physical activity, including distance or time, along with your calorie intake. You can also receive summaries of your progress via e-mail. Sign up at www.mystartonline.org.

The top 6 fitness myths

1. Women who lift weights get bulky muscles.
2. Spot reducing works. (Exercises that promise to reduce stomach fat or target other specific areas are often described as spot reducing.)
3. No pain, no gain.
4. Exercise takes a huge time commitment.
5. If you exercise, you can eat anything you want.
6. There's a quick fix (magic bullet) out there somewhere.

Source: American Council on Exercise

Dry mouth & tooth decay

♥ Chew on sugarless gum and sugarless candy to help relieve dry mouth caused by antihistamines, decongestants, painkillers, and many other prescription and over-the-counter medications.

Dry mouth, which can also be caused by some medical conditions, can increase your risk for tooth decay and infection. Your mouth needs saliva to wash away food and neutralize the acids caused by plaque.

Other ways to increase saliva: Drink plenty of water; cut down on salty foods; don't smoke; and limit caffeine, alcohol, and carbonated beverages.

For severe cases, your dentist may recommend artificial saliva or oral rinses.

Source: American Dental Association

FISCAL FITNESS

COLLEGE COSTS

Tips for lightening the load

- **Search all available scholarships and financial aid options.** Even small amounts help. In addition to academic and athletic scholarships (check all sports), consider special talents, community trusts, and affiliations with special groups. Many scholarships are not awarded because no one applies for them.
- **Finish the first and second year of basic credits at a less expensive community college.** Just make sure the credits can be transferred to a four-year school.
- **Check the school's financial aid office for ways to lower tuition,** such as lower costs for students whose parents are alumni or are employed by the school. Breaks on tuition may also be available for students who work on the year-book editorial staff or are student government leaders.
- **Living in dorms with seven-day meal plans** is typically the least expensive housing, although the costs of living in a fraternity or sorority may be less on some campuses. Working as a residential dorm manager may also defray costs. Students who live at home can save about \$6,000 a year on room and board.
- **Students who work part time** are generally better at managing their time and have an appreciation for the cost of their education.
- **Watch expenses carefully.** Buy used books. Use e-mail to keep phone bills down. Try not to eat out too often. Ask for student discounts on movies, etc. Use pre-paid credit cards to avoid debt problems.

Sources: The CollegeBoard, www.collegeboard.com; and Off to College, www.offtocollege.com



Choosing a gym

♥ The number one thing to consider when choosing a gym is location.

Try to find one within 10 minutes of your home or office, recommends fitness expert Michael Shea.

Visit during the hours when you'll be most likely to use the gym. Are there waiting lines to use the machines? Are the classes too crowded? Check to see that all the instructors and trainers are certified.

You may also want to ask if there is a trial period during which you can get your money back if you're not satisfied.

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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10

questions to help you pinpoint a problem

Do you...

1. Spend a lot of time thinking about the next time you're going to gamble or have unaccounted blocks of time due to gambling?
2. Gamble to calm nerves, forget worries, or reduce depression?
3. Gamble more and more to experience the same thrill?
4. Withdraw from family and friends and/or neglect work, health, and personal needs because of gambling?
5. Gamble more than you planned?
6. Become uncomfortable or lie when questioned about your gambling habits?
7. Use savings, or sell or pawn items, to gamble?
8. Feel restless or anxious when you try to stop gambling?
9. Feel you want to stop but can't?
10. Borrow or steal money from family or friends to gamble or cover debts?

For information on how to get help for problem gambling, call 1-800-522-4700 or visit The National Council on Problem Gambling at www.ncpgambling.org.



stress less



DIFFICULT SITUATIONS

Positive ways to handle conflict and confrontation

1. **Pick your battles.** Focus on the most important things and let the rest go. Not all things are worth a fight.
2. **Assume that people have positive intentions.** Most people don't do things out of spite — they just don't see the repercussions of their actions.
3. **Choose the right time and place.** It's best to bring up issues in private. Avoid confronting someone when you're angry. Resolve to stay calm.
4. **Stick to one issue at a time.** Be specific about what is bothering you. Say what you'd like to see done or changed, and then check in with the other person.
5. **Avoid getting defensive.** Ask questions to get more information, such as "Can you help me understand what you mean?"
6. **Be positive, no matter what.** If you're polite, most people will be polite, too.

Source: Adapted from *The Power of Positive Confrontation: The Skills You Need to Know to Handle Conflicts at Work, at Home, and in Life*, by Barbara Pachter with Susan Magee, published by Marlowe & Company

BEFORE YOU SPEAK...

Count your words carefully

- **The six** most important words: "I admit that I was wrong."
- **The five** most important words: "You did a great job."
- **The four** most important words: "What do you think?"
- **The three** most important words: "May I help?"
- **The two** most important words: "Thank you."
- **The one** most important word: "We"
- **The least** important word: "I"

Source: *A Short Course in Human Relations*, by F.C. Minaker

“Many marriages have been preserved with this phrase: ‘You’re probably right.’”

take care

DOCTOR'S VISITS

How to make the most of your time

1. **Make sure the receptionist schedules enough time for your appointment.** If you need to talk over something at length with your doctor, let the receptionist know.
2. **If you have a choice, the first appointment of the day is best, in terms of being seen promptly.** The last appointment of the day is best for consultations.
3. **Ask about fees** and/or have your insurance coverage checked in advance.
4. **Make a list of your health concerns in order of importance.** Note when your symptoms began and what you've done, if anything, to relieve them.
5. **Know your (and your family's) medical history** if the information is not already listed in your patient chart.
6. **Make a list of all the medications you're taking,** including over-the-counter medicine like pain killers or antacids, as well as supplements, so you can show it to your doctor.



CANCER MYTHS

Misinformation can lead you astray

Few people are aware of the cancer risks linked to being overweight, but a surprisingly high number believe that underarm deodorants and underwire bras cause breast cancer.

Talk to a doctor you trust if you're concerned about cancer myths like this. Don't let misinformation stop you from getting screening tests or making well-informed treatment decisions.

"There are many important things people need to know to prevent cancer and find it as early as possible. Focusing on things that are not significant might distract them," says Dr. Ted Gansler, director of medical content for the American Cancer Society.

Source: *CURE: Cancer Updates, Research and Education*, Vol. 5, No. 5, Pg. 15

August

Health Observances

Our kids

Children's Eye Health and Safety

Misuse of toys is a leading cause of eye injuries in kids. Avoid toys that fly or shoot, as well as toys with sharp edges, hard points, spikes, and rods. Make sure to follow instructions, and buy toys that are age-appropriate for the child.

Always watch children carefully. Falls from beds, furniture, and stairs while playing with toys also are a frequent cause of eye injuries.

More information on eye safety at home, school, or at play is available at www.preventblindness.org.

Cataract Awareness

Protecting your eyes from the sun by wearing a hat and sunglasses that block 100% UV radiation can help prevent cataracts, the leading cause of blindness worldwide.

Painless and gradual blurring of vision, double vision in one eye, the fading or yellowing of colors, and trouble driving at night due to lights and glare can be signs of cataracts.

Increasing age, alcoholism, and diabetes can increase your risk for cataracts.

The American Academy of Ophthalmology recommends a screening exam for eye disease for adults beginning at age 40.

For more information, visit www.eyecareamerica.org.

your health matters

Choosing a Life Insurance Beneficiary

Life insurance may be the last thing on your mind, but designating your beneficiary(ies) and keeping this status updated is extremely important because it lets you determine who receives the proceeds of your Minnesota Life Group Universal Life (GUL) Insurance policy. The proceeds are received income tax-free by the beneficiary(ies).

YOUR BENEFICIARY CHOICES ARE:

- **Primary Beneficiary(ies):** The person or persons who will receive 100% of the GUL proceeds.
- **Contingent (Secondary) Beneficiary(ies):** At the time of your death, if the primary beneficiary(ies) is deceased, the proceeds of your GUL policy will be paid to the contingent beneficiary(ies).
- **Irrevocable Beneficiary(ies):** Once you designate an irrevocable beneficiary(ies), you may *not* change it without the beneficiary's signed authorization.
- **Default Beneficiary(ies):** If you do not name your own beneficiary(ies), proceeds will be paid according to the plan's default in the following order:
 - spouse
 - child(ren)
 - parent(s)
 - estate

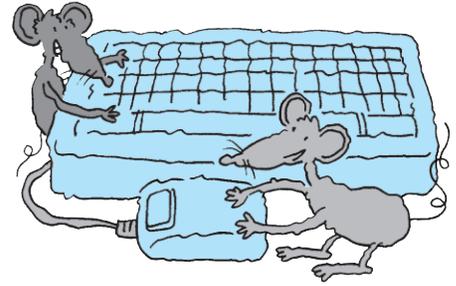
Make it a point to review your life insurance policy and beneficiary designations at least every five years. It is equally important to communicate your

GUL enrollment to your beneficiary(ies) and let them know where your GUL Certificate of Coverage is kept.

The State of Delaware's GUL program combines life insurance protection with the ability to accumulate cash value on a tax-advantaged basis. It is also designed to follow employees through life changes, their careers and beyond! During your initial eligibility period, you may apply for one to three times your annual base salary up to \$200,000 without providing proof of good health to Minnesota Life. You may also enroll for an additional one time your annual base salary, up to \$200,000, without providing proof of good health to Minnesota Life — within 30 days of the following life events: marriage, birth, or adoption of a child.

Additionally, eligible employees may apply for four to six times their annual base salary up to \$350,000 by providing proof of good health to Minnesota Life. There is *no* open enrollment period for life insurance, so eligible employees can apply and/or change their current elections *any time* after their initial eligibility period expires. Proof of good health is required if applying after the initial eligibility period. Don't forget to add your newborn, especially if you don't already have dependent life coverage!

All employees enrolled in the GUL program are automatically provided with Accidental Death & Dismemberment (AD&D) coverage through age 70. Coverage is also available for your eligible spouse and dependent children. The options are \$10,000 for spouse coverage and/or \$6,000 per child coverage. Rates vary based on age and coverage elections.



QUESTIONS?

Please contact Minnesota Life directly at (877) 215-1489, Monday through Friday from 8:00 a.m. through 7:00 p.m. (ET). Minnesota Life is also available by email at lifebenefits@securian.com.

Additional information on the State of Delaware's GUL program can be found on Statewide Benefits website at www.ben.omb.delaware.gov.

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