



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."

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An investment you can count on

Each hour of exercise can increase your life expectancy by two hours. That could add up to about two extra years for adults who begin exercising even as late as middle age.

Physically active people also save about \$500 per year on health-care costs.

And you don't need to hit the gym every day. Brisk walking, swimming, or even playing golf without a cart will also pay off.

For a free online program to track your activity and diet goals, log on to the American Heart Association's MyStart at <http://www.mystartonline.org>.

Sources: Harvard University; American Heart Association

Informed consent
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LONGEVITY SECRETS

Tips from the world's longest-lived residents

Developing a plan that gives your life purpose and meaning may add quantity as well as quality to your years.

That's one of the lessons learned from studies of the places in the world where people live the longest — namely Loma Linda, CA; Sardinia, Italy; Okinawa, Japan; and the Nicoya Peninsula of Costa Rica. Residents in these areas live an average of 10 years longer, delay disability until later in life, and have 1/6 the rate of heart disease and 1/5 the rate of cancer. Here's more advice these elders gave for leading a longer, healthier life:

- Put your family first and surround yourself with people who share your values.
- Keep your total calories low and eat more fruits and vegetables. In Okinawa they purposely stop eating before they feel completely full.
- Walk or do some physical activity on a regular basis.
- Practice yoga, meditate, or do something to relieve stress for at least 15 minutes every day.

Source: Adapted from *The Blue Zones: Lessons for Living Longer From the People Who've Lived the Longest*, by Dan Buettner; National Geographic

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eating well

LESS SALT, LOWER BLOOD PRESSURE

Herbs and spices make great salt substitutes

Using less table salt and salt in cooking may help lower blood pressure and reduce your risk for heart disease. To avoid salt without sacrificing flavor, experiment by making your own seasoning blends.

Chinese five-spice blend for chicken, fish, or pork

Combine $\frac{1}{4}$ cup ground ginger, 2 tablespoons ground cinnamon, 2 teaspoons ground cloves, and 1 tablespoon each ground allspice and anise seed.

Mexican blend for chili, enchiladas, and tacos

Combine $\frac{1}{4}$ cup chili powder; 1 tablespoon each ground cumin and onion powder; 1 teaspoon each dried oregano, garlic powder, and red pepper; and $\frac{1}{2}$ teaspoon cinnamon.

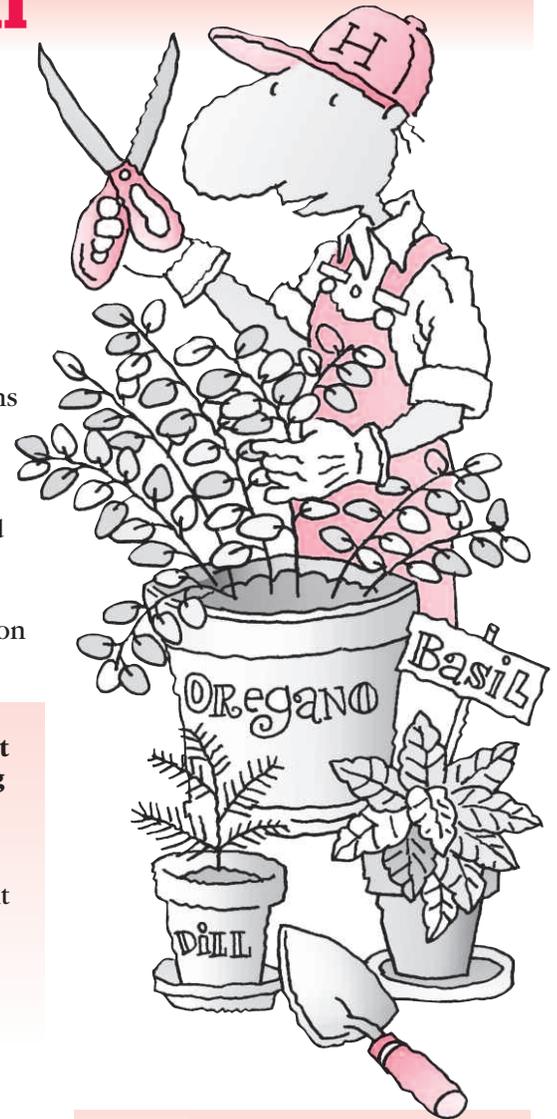
Mixed herbs for salads, steamed vegetables, or fish

Combine $\frac{1}{4}$ cup dried parsley, 2 tablespoons dried tarragon, and 1 tablespoon each dried oregano, dill weed, and celery flakes.

Hidden Salt Always check nutrition labels for the amount of sodium, which is commonly added as a preserving or flavoring agent in frozen entrees, luncheon meats, canned vegetables, and even frozen chicken and turkey breasts. Sodium causes the body to retain fluid, one thing that contributes to high blood pressure. Experts recommend limiting sodium to 2,300 milligrams per day — the equivalent of about 1 tsp. of table salt.

Table salt is sodium plus chloride. Condiments like soy sauce, ketchup, mustard, pickles, MSG (monosodium glutamate), and some prepared seasonings typically contain lots of salt. Restaurant and fast foods can also be high in salt.

Sources: American Dietetic Association; Swedish Heart Diet



Fruit Kebobs with Honey Lime Yogurt Dressing

A new way to try fresh fruit for dessert

- $\frac{3}{4}$ cups (6 oz.) plain nonfat yogurt
- 3 Tbsp. honey
- $\frac{1}{2}$ tsp. freshly grated lime zest
- $\frac{1}{2}$ tsp. vanilla extract
- 1 cup diced fresh pineapple
- 1 cup diced fresh cantaloupe
- 1 cup diced fresh honeydew melon
- 20 strawberries, stemmed
- 20 grapes

In a small bowl, mix first 4 ingredients. Evenly skewer fruit onto wood skewers, alternating types of fruit. Serve with about 4 Tbsp. of dipping sauce per serving. Serves 4. Per serving (1 serving = 1 skewer): 147 calories, 4 g protein, 35 g carbohydrate, 3 g fiber, 4 g fat, <1 gram saturated fat, 45 mg sodium.

Source: 2007 Swedish Heart Diet, A Guide & Recipes for Healthier Living



Lower your risk for type 2 diabetes

Choosing whole fruit over fruit juice may help lower your risk for diabetes because whole fruit contains more of the fiber that can help control blood sugar. In one long-term study, women who ate three servings of whole fruit daily had an 18% lower risk of developing diabetes, while women who ate one or more servings of spinach, kale, or similar dark, leafy green vegetables had a 9% lower risk of diabetes.

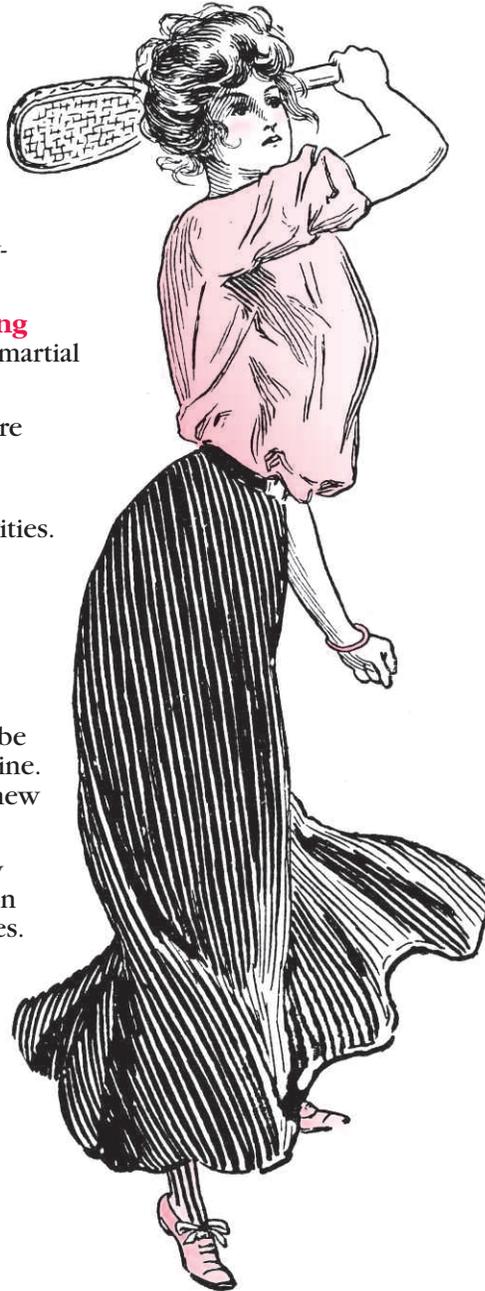
Source: Diabetes Care Journal, Vol. 31, Pg.1311

TIME FOR A WORKOUT CHANGE?

How to battle boredom

- 1. Evaluate your current routine to find out what really bores you.** Sometimes you just need a quick fix, like switching from step aerobics to hip-hop dance or kick-boxing.
- 2. Take up an entirely new activity.** If you're used to jogging or swimming by yourself, sign up for a volleyball class or tennis doubles.
- 3. Challenge yourself with something you never thought you'd do,** like martial arts or safe rock climbing.
- 4. Find a workout partner** who's more motivated than you.
- 5. Add variety.** Include cardiovascular, strength training, and flexibility activities.
- 6. Set a goal to work toward,** like finishing a charity run or taking a "fitness" vacation that requires you to be in top shape.
- 7. Try some new toys.** By no means are gadgets necessary, but they may be a way to breathe life into a stale routine. A pedometer, heart rate monitor, or new safety equipment are a few ideas.
- 8. Take a break.** Sometimes you really do need some time off to cut back on your routine and enjoy other activities.

Source: American Council on Exercise



ADDED VALUE

Power up your walk

Slip in a little conditioning for your core (back and stomach muscles) when you walk:

Take a deep breath. Then, while you slowly exhale, pull your navel in toward your spine and up toward your heart. Hold for a count of five and release, then repeat.

Work up to three sets of 10 repetitions while you're walking.

Source: Michelle Demus, Program Director of New York's Pure Yoga Studio

EASY RIDING

Checklist for bicycle safety

- Make sure helmets pass the "Eyes, Ears, and Mouth" test:**
When you look up, the front rim should be barely visible to your eyes.
The Y of the side straps should meet just below your ears.
The chin strap should be snug enough so that when you open your mouth very wide, you feel the helmet pull down a bit.
- Make sure your brakes work,** and check your tire pressure before each ride.
- If you must ride at night,** use a working headlight and wear reflective clothing.
- Follow the rules of the road.** Cyclists must stop at traffic lights and signs and use hand signals. Take extra care when turning left.
- Remember that cars and pedestrians** have the right-of-way.
- Keep to the right** and ride single file.
- Avoid talking on a cell phone or wearing headphones while riding.** Give the road 100% of your attention.
- Carry a bicycle repair kit.**

Sources: Bicycle Coalition of Maine; Valley Medical Center, Renton, WA; Bicycle Helmet Safety Institute



Always inspect bicycle helmets for cracks, and remember: "One crash and it's trash."

Doc Talk

POWER TO THE PATIENT

Is it OK to delay?

The talk in the doctors' dining room is that business is down and hospital beds lie empty, but the Intensive Care Unit is full. Patients are delaying care to avoid expense, but some who need care are waiting so long they become critical. Sometimes delay can be helpful in medicine — “tincture of time” can allow some viral illnesses to resolve, other difficult diagnoses to reveal themselves. At other times, treatment delays can be dangerous. When might it be OK to delay?

1. Bronchitis, sinusitis, or middle ear infection with a cold — without fever or trouble breathing — when antibiotics are generally not helpful.
2. Adult diarrhea or nausea lasting less than a couple of days — without fever or significant pain — as long as you drink plenty of fluids.
3. Most muscle sprains and strains, as long as they improve with rest, ice, compression, and elevation.
4. Some visits to a specialist and some expensive diagnostic tests — if OK with your family doctor.
5. Adult annual physical exam if you have no health problems and are up to date on your vaccinations and screening tests.
6. Annual dental X-rays if OK with your dentist — research suggests every two years is as effective.

Using these tips may help you avoid unnecessary expense without sacrificing your health.

William J. Mayer, MD, MPH
Medical Editor

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

Water safety

Swimming lessons for children between the ages of 1 and 4 help prevent drowning and do not increase a child's risk of drowning.

Although some health professionals have concerns that teaching very young children to swim can make parents and caregivers less careful with kids around water, researchers found that lessons actually provide protection.

The lessons are only part of the picture, however. A complete strategy for water safety should also include pool fencing, constant adult supervision, and training in CPR.

Sources: *National Institutes of Health; Archives of Pediatrics and Adolescent Medicine*, Vol. 163, pg. 203

Take with food

If a prescription says “take with food,” it's fine to take the medication immediately before, during, or soon after eating.

The amount of food in your stomach is not critical. The most important thing is just to remember to take it as directed.

There are two reasons a medication may say “take with food.” If the medication can cause stomach upset, food will help to prevent this, and some medications must be taken with food to be absorbed by your body.

Source: *U.S. Food and Drug Administration*

Clutter buster

Designate certain spaces in your home or office as off-limits. You may literally want to put duct tape around the areas, such as a bookshelf, cupboard, or drawers.

Whenever you come across something that needs to be put away, you won't be tempted to stash it into one of these “out of sight, out of mind” corners.

Source: *8 Ways to Kill Clutter in 5 Minutes*, www.lifeback.org

Health

Health Briefs for Busy People

Preventable cancers

A healthy lifestyle could prevent 45% of colon cancer cases and 38% of breast cancer cases in the U.S.

In fact, a diet based around fruits and vegetables, increased exercise, controlling weight, and not smoking would prevent more than a third of the 12 most common cancers.

“Cancer is mostly preventable,” says Michael Marmot of the World Cancer Research Fund.

“By making relatively straightforward changes we could significantly decrease the number of cancer cases from around the world.”

Percentage of cancers that could be prevented through healthy diet, regular physical activity, and healthy weight:

Endometrium (lining of the uterus)	70%
Esophagus	69%
Mouth, pharynx, & larynx	63%
Stomach	47%
Colon	45%
Pancreas	39%
Breast	38%
Lung	36%
Kidney	24%
Gallbladder	21%
Liver	15%
Prostate	11%

Sources: *World Cancer Research Fund; American Institute of Cancer Research*



Dining together as a family can help lower the risk of overweight or obesity for both parents and children.

Need some motivation?

If you're having trouble quitting smoking, look to your kids and pets for incentive.

Results of recent studies found:

- Teens who live in homes where smoking is not allowed are more likely to choose smoke-free environments when they move out on their own.
- Pet owners who become aware that secondhand smoke is harmful to animals as well as people are more likely to quit.

Source: *Tobacco Control, Online First, Jan. 23, 2009*;
Tobacco Control, Online First, Feb. 10, 2009

Whole-grain imposters

Look for the words "whole grain" in large letters when you buy foods advertised as whole grain. The word "whole" should also appear in front of the grain type in the list of ingredients.

Packaged foods that are labeled as "multigrain," "stone ground," or "100% wheat" may be made with refined grains or only trace amounts of whole grain.

Nutrition guidelines recommend 3-5 servings of whole grains daily. Some examples include 1/2 cup of cooked oatmeal, 1 slice of whole-wheat bread, and 1/3 cup of cooked brown rice.

Source: *American Dietetic Association*

New help for back pain

Motor control exercises may give added relief for people with chronic low-back pain.

By focusing on the stomach and core muscles that support the spine, motor control therapy teaches people how to identify problem muscles and get them working properly again. Back pain sufferers typically work with a physical therapist, first learning how to use these muscles in simple postures, and then moving on to more challenging activities.

A review of several studies found that patients who practiced motor control exercises in connection with other treatments were more able to stay physically active and reduced disability for a longer time.

Source: *Physical Therapy, Vol. 89, pg. 9*

FISCAL FITNESS

Street-smart secrets for saving some cash

Would a little stash of money come in handy sometimes?

Maybe you could use it for a personal indulgence, a gift, or a helping hand to family or friend. Here's how to put some cash aside and never miss it.

- Never spend one dollar bills (except for an occasional waitress or waiter tip). At the end of the day, stick the one dollar bills in an envelope. You'll accumulate dollars fast.
- Toss your change into a can at the end of the day. Wrap it up in rolls and cash it when you get \$100 or more accumulated.
- Instead of using an ATM whenever it's convenient, budget an amount of cash you'll need for the week and put it in an envelope, grabbing a few \$20 or \$10 bills as you need them. Include all food and entertainment in that budget amount. When you're out of money, that's it for the week. If there is any left over, toss those bills in with your one dollar bills.
- If you live in a state with bottle return, add the cash from bottle refunds to your change can.
- Finally, pick an amount for a specific goal and spend it all without guilt. Then start over.

These cash-saving secrets are fun and rewarding to do. Give them a try.



Men and infertility

Hot tubs, saunas, and keeping laptop computers on your lap have been linked to male infertility. Activities like these overheat the reproductive organs and can limit a man's ability to make sperm.

Other things men can do to improve their fertility: Stop smoking if you're a smoker. Get up and move around frequently if your job requires you to sit for long periods. Avoid crossing your legs and wear loose-fitting underwear and clothing.

Sources: *Conceive Magazine, Vol. 5, Issue 4, pg. 17, October 2008*; *American Pregnancy Association*

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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safety

WALKING TO SCHOOL 9 things to teach your child

1. **Always stop and look both ways before crossing the street.** Children develop at different rates, but in general they are not ready to cross the street on their own until age 10.
2. **Never run into the street.**
3. **Never stand or walk between parked cars.**
4. **Always use crosswalks,** and don't cross in the middle of a block.
5. **Walk on the side of the street** facing oncoming traffic.
6. **Stay 10 feet away from the front of a bus or truck** that is parked, and never walk behind either.
7. **What traffic signs mean** and the difference between red and green lights.
8. **It's not safe to wear headphones,** because you may be unable to hear approaching cars, vehicles, or even trains.
9. **It's never OK to accept a ride from someone without a parent's permission.** Tell them to run away if a stranger approaches them and tell a trusted parent or adult as soon as possible.

Sources: *The American Red Cross First Aid and Safety Handbook*; *National Center for Safe Routes to School*



stress less

WORK SMARTER, NOT HARDER

Time-management skills that pay off



- **Be realistic.** Put only things that you know you can accomplish on your daily calendar or to-do list, and prioritize tasks in order of importance. If you can't complete a task on a designated day, transfer it to tomorrow.
- **Tackle difficult or unpleasant tasks first.** Putting off something because you don't feel like doing it drains your energy. Get the job done early so you won't be dreading it the rest of the day.
- **Make the most of small blocks of time.** You can accomplish something worthwhile even when you only have five or 10 minutes. Send an e-mail that moves an action forward... break down a big project into small, manageable tasks... file loose papers or put away any tools you're finished with.
- **Trust others.** It's a mistake to believe you must do something yourself if you want it done right. By delegating some tasks to other people, you'll be free to focus on your most important projects.

WHO'S GOT YOUR BACK?

How to build a support network

People you can count on can be your best insurance policy when a crisis hits.

To identify caring, dependable co-workers or family members, ask yourself these questions:

- Is this person grateful when he or she receives help?
- When I ask for small favors, how does he or she respond?
- Does this person offer to reciprocate after I have given him or her help?

Invest your time in people who will be there when you need a lifeline. Avoid the trap of believing that if you're competent, helpful, or nice enough, people will automatically jump in, should you ask.

Source: *Interpersonal Edge: Breakthrough Tools for Talking to Anyone, Anywhere, About Anything*, by Daneen Skube, PhD, Hay House

Smart  Living

Change it up today. Nothing saps energy more than doing the same old thing day in and day out.

take care

WHAT YOU SHOULD KNOW ABOUT **Informed consent**

Before you agree to have any complex medical procedure, such as an invasive test or surgery, your doctor is required to get your informed consent.

Although legal requirements vary from state to state, informed consent generally means your doctor is required to talk to you about these things:

- Your diagnosis and the reason for the procedure
- The expected benefits
- The risks
- The alternative treatments
- The risks and benefits of alternative treatments

The goal of informed consent should be to help the patient reach a health-care decision that is informed and that is uniquely his or her own.

Source: *American Medical News*, December 15, 2008

WOMEN'S HEALTH

Folate and vitamin B-12 are an important combo

All women of child-bearing age should get the recommended amounts of folate and vitamin B-12, whether they plan to get pregnant or not. These nutrients help prevent defects in the brain and spinal column that occur during the first 28 days of pregnancy, often before many women even know they are pregnant.

The simplest way to make sure you're getting enough folate and vitamin B-12 is to take a daily multi-vitamin that contains 400 micrograms of folic acid and the recommended dietary intake (2.6 micrograms) of vitamin B-12.

Dark, leafy green vegetables; fruit; dried beans; and peas are rich in folate. Milk, meat, eggs, poultry, and fortified cereals are high in vitamin B-12. That's why women who are vegetarians or eat few animal products are at higher risk for a vitamin B-12 deficiency.

Sources: *National Institutes of Health; Pediatrics*, Vol. 123, pg. 917



August Health Observances

Cataract Awareness

A cataract is a film that clouds the lens of the eye and makes things look blurred and fuzzy.

The single most important thing you can do to help prevent this common cause of blindness is to protect your eyes from the sun. Wear a wide-brimmed hat and sunglasses that block 100% of ultraviolet light. Nearly half of all people over age 65 develop cataracts. Eye injuries, alcoholism, and diabetes can cause them to develop at an earlier age.

To learn more, visit the American Academy of Ophthalmology at www.aao.org.

Children's Eye Health and Safety

Young children are usually unaware they have vision problems. It may be time to have your child's eyes examined if you suspect that he or she has difficulty seeing objects others can see, squints or closes one eye, or complains of burning, itching, or headaches. Visit www.preventblindness.org for more information.

Adult & Childhood Immunizations

Check the U.S. Centers for Disease Control and Prevention to learn if you and your family are up-to-date on immunizations needed to prevent mumps, measles, tetanus, meningitis, hepatitis B, shingles, and other infectious diseases.

www.cdc.gov/vaccines/recs/schedules/default.htm

HOPE HEALTH LETTER

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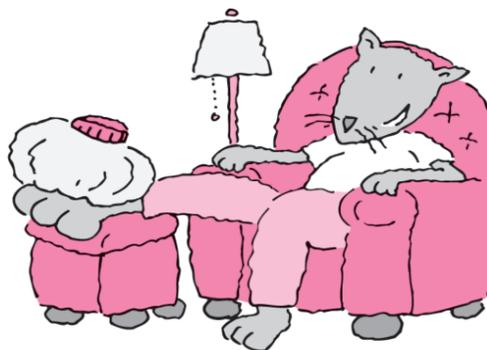
Disability Insurance Program Changes

The 145th General Assembly passed several changes to the Disability Insurance Program (DIP). A summary of the changes is listed below.

Salary Reduction — Employees whose Short-Term Disability (STD) claims were in an approved status on or after July 1, 2009 will experience a reduction in STD benefits for the period beginning July 1, 2009 and thereafter, if employed in a State department subject to the salary reduction.

Employees may use accrued sick leave, accrued annual leave, accrued compensatory time, and/or donated leave to supplement the STD benefit to equal 100 percent of pre-disability salary. Long-Term Disability (LTD) benefits for employees with a date of disability on or after July 1, 2009 will be calculated on the reduced salary.

Elimination Period — Employees whose disabilities begin on or after August 1, 2009 will be required to satisfy a 60-calendar-day elimination period rather than the former 20-calendar-day elimination period. Employees may use accrued sick leave, accrued annual leave, accrued compensatory time, and/or donated leave to remain in a paid status during the 60-calendar-day elimination period.



Termination of Employment — Employees who have exhausted the maximum Short-Term Disability benefit period of 182 calendar days shall no longer be an employee of the State or any of its political subdivisions if the employee has exhausted his/her FMLA entitlement and/or is not FMLA eligible.

Employees entitled to hazardous duty pay as defined in Delaware Code Title 29 Section 5933(c) who exhaust the maximum Short-Term Disability benefit period shall no longer be an employee of the State or any of its political subdivisions at the end of their entitlement to hazardous duty pay if the employee has exhausted his/her FMLA entitlement and/or is not FMLA eligible.

Timeframe to Appeal a Claim Decision — The timeframe to file a Level I STD appeal with The Hartford

has been shortened to 90 days from the postmark date of The Hartford's written notice to deny and/or terminate STD benefits. This change is effective for any Short-Term Disability claim with a date of disability on or after July 1, 2009.

For more information on DIP, log onto the Statewide Benefits Office website at <http://ben.omb.delaware.gov/disability/index.shtml> or call the Statewide Benefits Office at (302) 739-8331.

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