

STATE OF DELAWARE

Life Lines

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

VOL. 28, NO. 10

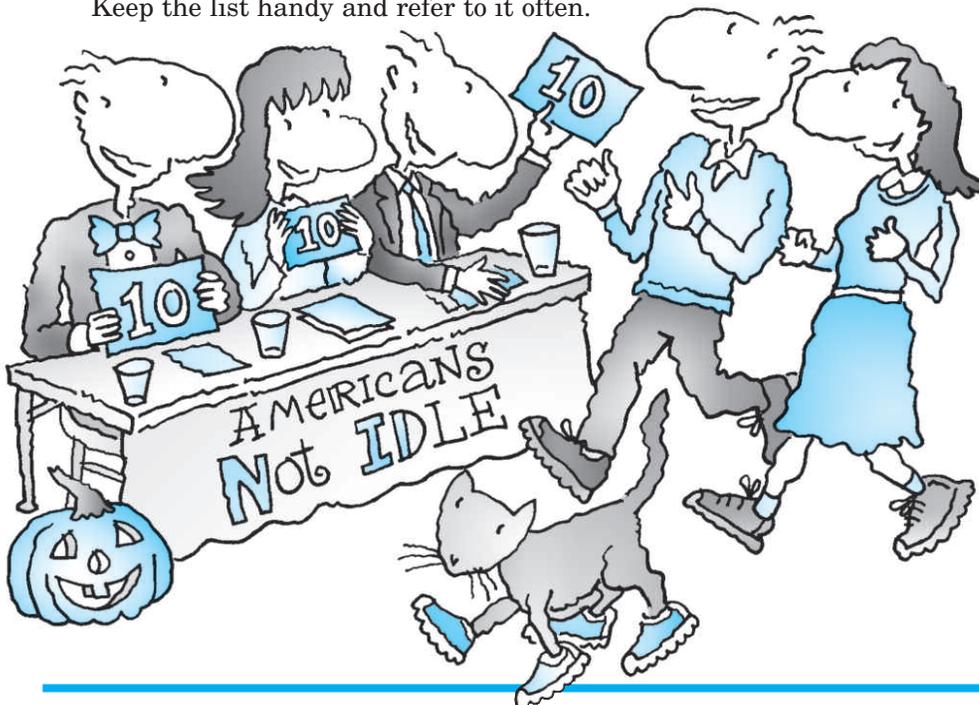
“An ounce of prevention is worth a pound of cure.”

OCTOBER 2008

THE LIVING WELL SCALE

You're a perfect 10 if you...

1. Walk **10,000 steps a day** or take three 10-minute walks.
2. **Count to 10** before you say or do anything in anger.
3. **Eat the top 10 antioxidant foods** (artichokes, blackberries, beans, plums, apples, cranberries, pecans, raspberries, and blueberries).
4. Talk to each of your children one-on-one for **10 minutes** every day.
5. Automatically **save 10%** of each paycheck and pay an **extra \$10** on your monthly credit card bills.
6. **Volunteer 10 hours** a month to community service or charity.
7. **Take 10 for yourself** each day. Meditate, stretch, do a hobby, enjoy alone time.
8. Focus on the **10 most important things** that you need to get done.
9. Develop a **10-year** financial plan.
10. Write down the **10 people or things** for which you're most thankful. Keep the list handy and refer to it often.



Younger women and mammograms

It's true that a woman's risk for breast cancer increases with age, but it's just as important for young women to follow the recommendations to get annual mammograms beginning at age 40.

Cancer tumors can grow more quickly in younger women, and early detection remains the best defense against cancer. Mammograms can find tumors when no other symptoms are present.

Women without health insurance can find information on how to get a free mammogram by calling the U.S. Centers for Disease Control and Prevention at 1-800-232-4636, or the American Cancer Society at 1-800-ACS-2345.

Source: American Cancer Society

Prevent Halloween Accidents *See page 7...*

WHAT'S INSIDE...

- Food shopping tips *Page 2*
- The fish list *Page 2*
- Home exercise equipment *Page 3*
- Pace yourself *Page 3*
- Healthy Bites *Page 4*
- Memory aids *Page 6*
- Prescription drugs *Page 7*
- 2009 Flexible Spending Accounts Open Enrollment *Page 8*

DOLLARS AND SENSE

Food shopping tips that won't break your budget

- **Special dietetic or diabetic foods are more costly** and usually not necessary.
- **Boneless cuts of meat** may be a better buy — since you're not paying for the bone.
- **White eggs have the same nutritional value** as brown eggs — which are more expensive.
- **Buy plain frozen vegetables** instead of those packed in butter or other sauces.
- **Buy a large container of non-fat yogurt** and separate it into single servings.
- **Consider the cost per serving** when you buy fresh produce. If you're paying by the pound, you'll be paying for the weight of inedible seeds and rinds.
- **Make your own cooking spray** by putting vegetable oil in a spray bottle.
- **Use nonfat powdered milk** for cooking and baking.
- **Regular or quick-cooking oats** are less expensive than instant oats.
- **Make your own small bags of snacks** instead of paying the high cost for small single-serving bags.
- **When buying fresh greens by weight**, shake them well before you put them in the grocery bag. Leaves can store a lot of excess water and weight.

Source: American Diabetes Association



The fish list

Fish is an excellent source of protein and the omega-3 oils that protect your heart. However, young children and women who are pregnant or could become pregnant should not eat shark, swordfish, king mackerel, or tilefish, because they are high in mercury content.

Commonly eaten fish that contain the lowest amounts of mercury are shrimp, canned light tuna, salmon, pollock, and catfish. Albacore "white" tuna should be limited to one 6-oz. serving per week.

To learn about the mercury content of fish caught in your local waters, contact your state health department or visit the Environmental Protection Agency's Fish Advisories Website at www.epa.gov/waterscience/fish/.

EATING-WELL RECIPE

Fish Florentine

- 1 lb. white fish
- 1 egg, slightly beaten
- 10-oz. package frozen chopped spinach, thawed, well-drained
- 2 Tbsp. onion, minced
- 1 clove garlic, minced
- 2 mushrooms, sliced
- ½ tsp. dried oregano
- 2 tomatoes, sliced
- ¼ cup Parmesan cheese, shredded
- 1 tsp. butter

Preheat oven to 350° F. Place fish fillets in a 9 x 13-inch pan. Mix egg with spinach, onion, garlic, mushrooms, and oregano. Cover fish with spinach mixture and slices of tomato. Top with cheese and dot with butter. Bake for 10–15 minutes until fish is tender.

Serves 4. Per serving (1 serving = 3 oz. fish and ½ cup spinach mixture): 215 calories, 34 g protein, 7 g carbohydrate, 3 g dietary fiber, 6 g total fat, 2 g saturated fat, 291 mg sodium.

Source: The 2005 Swedish Heart Diet, Swedish Medical Center, Seattle WA



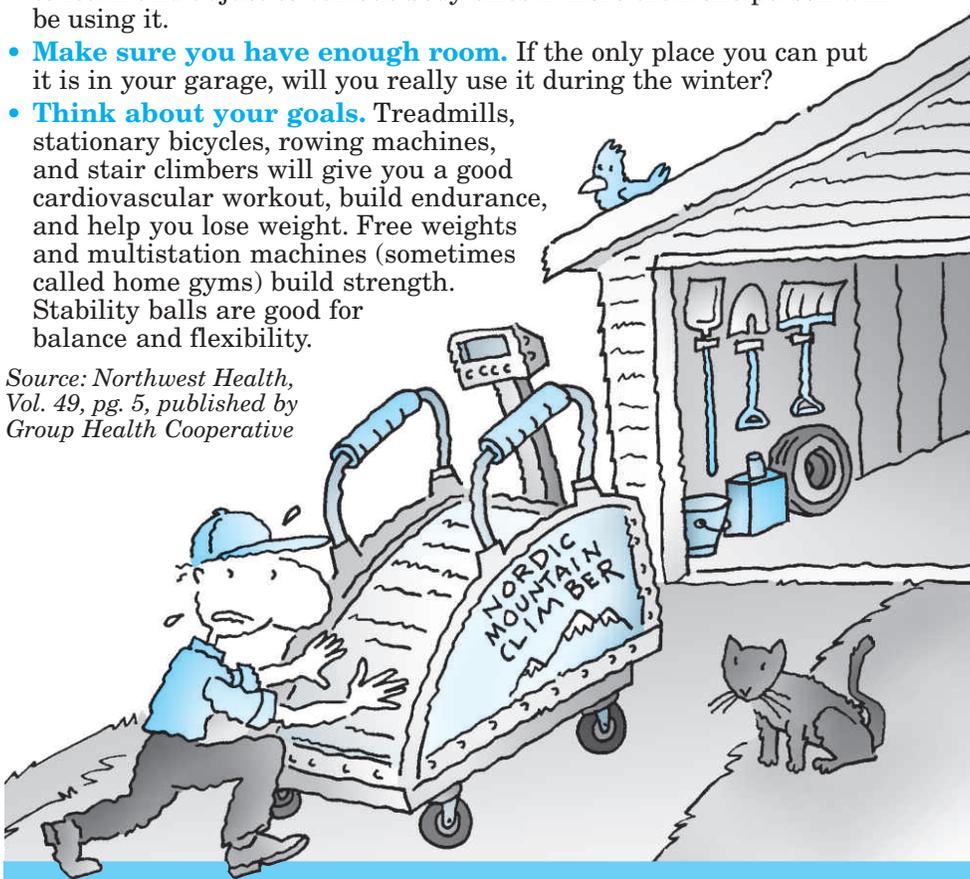
fitness

HOME EXERCISE EQUIPMENT

Before you make an expensive purchase, think about these things

- **Are you already committed to getting at least 30 minutes of exercise every day?** You may think buying a machine will motivate you to get in shape, but it doesn't work for most people.
- **Start by buying inexpensive** things like dumbbells, exercise bands, a stability ball, or an exercise video. If you regularly use these things, then consider more expensive items.
- **Avoid purchasing sight unseen.** Visit different gyms and stores to "test drive" and compare products. Look for machines that will allow you to work harder as you become more fit. Equipment should be easy to learn and adjust to various body sizes if more than one person will be using it.
- **Make sure you have enough room.** If the only place you can put it is in your garage, will you really use it during the winter?
- **Think about your goals.** Treadmills, stationary bicycles, rowing machines, and stair climbers will give you a good cardiovascular workout, build endurance, and help you lose weight. Free weights and multistation machines (sometimes called home gyms) build strength. Stability balls are good for balance and flexibility.

Source: *Northwest Health*, Vol. 49, pg. 5, published by Group Health Cooperative



PACE YOURSELF

Know when to slow down

If you're starting a walking program, don't push yourself too hard at the start. Slow down if you can't carry on a conversation or if it takes longer than five minutes for your pulse to slow down after a walk.

Feeling faint, having a hard time breathing, or prolonged weakness are other signs that you're working too hard.

See your doctor first if you've never been physically active or have physical conditions that may affect your ability to exercise.

Source: *American Heart Association, Walking for a Healthy Heart*

A DOZEN FALL ACTIVITIES TO

Keep you moving

1. **Explore a local park** or historic district on foot.
2. **Go back to school.** Sign up to learn a new activity like dancing or yoga.
3. **Walk the sidelines** while your kids play soccer or football.
4. **Take a martial arts class** as a family. You'll all start as "white-belt" beginners.
5. **Join a local cycling or hiking group.**
6. **Volunteer with a civic group** to clean up the litter on a stretch of highway.
7. **Play basketball** at a local gym.
8. **Plan family work parties** to rake leaves, chop wood, plant bulbs — whatever needs to be done.
9. **Campaign door to door** for a political candidate or a cause you support.
10. **Visit a corn maze or pumpkin patch.**
11. **Go window shopping:** Do a walking circuit around an indoor shopping mall when it's dark or the weather is bad.
12. **Start now to get in shape for the hiking or biking** vacation you want to take next spring.



The Gift of Life

Recently my hospital received national recognition for organ and tissue donation. As a physician, I knew about advances in organ and tissue transplants — including hearts, lungs, livers, kidneys, pancreas, intestines, and many other tissue types.

What I did not know is that there are almost 100,000 people on the transplant waiting list, with donations meeting only a fraction of this need. I also did not know that by being a donor I can save or improve the lives of as many as 50 different people.

My colleagues in critical care told me that it was comforting to the families of dead and dying patients to know their loss could be a life-saving benefit to others. When asked, more than 80% of eligible families in our hospital agreed to donate. What can we do to assure this priceless gift of life is available to others?

- 1. Indicate your wish** to be an organ and tissue donor on your driver's license.
- 2. Sign up** with your state's online organ donor registry.
- 3. Talk with your family and friends** about your wish to be an organ and tissue donor.

With these steps we can each do our part to make the gift of life available to those in 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.

Bones like Beckham

♥ Soccer and other sports that require jumping and running may build strong bones in teenage girls (and boys) better than lower-impact activities.

The teenage years and early 20s are the peak time to build bones. Teens can also boost their bone health by getting the recommended 1300 milligrams per day of calcium for their age.

An 8-ounce glass of nonfat milk has 300 mg of calcium, the same amount as whole milk or other higher-fat varieties.

Other good sources of calcium include nonfat yogurt, fortified orange juice and breakfast cereals, broccoli, figs, and canned sardines.

Sources: National Osteoporosis Foundation; Pediatric Physical Therapy, Vol. 18, pg. 19



Just say NO

♥ To cut down on the stress in your life, avoid committing to things you can't or don't want to do.

Taking on too many responsibilities and failing is much more stressful than saying "no" to a request in the first place.

Are your eyes bigger than your stomach?

♥ Put the menu down and take a minute to decide if you're really still hungry before you order dessert.

The names and adjectives used to describe food can affect customer sales and satisfaction. Restaurant diners are much more likely to order Black Forest chocolate cake than chocolate cake, and New York cheesecake with caramel fudge sauce is a better seller than cheesecake.

Source: Stop & Go Fast Food Nutrition Guide, by Steven G. Aldana, PhD

Health

Health Briefs for Busy People

Teen driving

♥ You can make teens safer drivers by knowing — and enforcing — the rules for teen driving in your state.

Most adults are strict about not drinking and wearing seat belts, but many still underestimate the risks of teens driving unsupervised at night or with other teenage passengers in the car.

Graduated Driver Licensing (GDL) laws allow teens to gain experience under high-risk conditions before they receive full license privileges. They've been shown to reduce motor vehicle crashes by up to 40%.

If your state doesn't already have GDL laws, you can work with your legislature to pass them.

For more information, visit www.cdc.gov/Features/TeenDrivers.

Give germs the brush-off

♥ Rinse your toothbrush after brushing and store it upright, separate from other brushes. Let it air dry. The moist environment in a closed container is a good breeding ground for germs, so containers are best used only when traveling.

Replace toothbrushes when the bristles become frayed or worn, usually every three to four months.

Either a manual or a powered toothbrush will do a good job of cleaning your teeth, as long as you use it properly twice a day. And remember to floss at least once a day.

Source: American Dental Association



Position the center of the headrest in your car so that the back of your head, not your neck, would connect with it in an emergency.

Bacteria and cutting boards

Which harbors more harmful bacteria — plastic or wood cutting boards?

Both are equally safe as long as you scrub them with hot, soapy water or put them through the dishwasher after each use.

Although they still need to be washed carefully, bamboo cutting boards can give you a head start on fighting bacteria. Bamboo has natural antimicrobial properties that begin killing bacteria even before you wash it.

Source: Cook's Illustrated magazine, January-February 2008

Staying regular

Prevention is the best approach to constipation. Start with a diet that includes lots of fruits and vegetables, unprocessed bran, and whole grains. Drink plenty of fluids, get regular exercise, and set aside time after breakfast or dinner for undisturbed visits to the toilet.

Know what is normal for your body. The frequency of bowel movements for healthy people varies from three a day to three a week. Most people have occasional short bouts of constipation. If a laxative becomes necessary for longer than three weeks, it's time to check with a doctor.

Source: American Gastroenterological Association

Shingles vaccine

A one-time shingles vaccine is recommended for healthy adults age 60 and older.

Shingles is caused by the same virus that causes chicken pox. If you had chicken pox or received the chicken pox vaccine as a child, you could develop shingles as an adult, especially with increasing age. The virus lives dormant in the body and after decades can reactivate as shingles. Outbreaks usually include a skin rash with blisters and can be very painful.

Ask your doctor if a shingles vaccine would be appropriate for you. People with certain medical conditions should not receive the vaccine.

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

FISCAL FITNESS

Managing your finances during a serious illness



- **Sound financial planning includes planning for the worst while hoping it never happens.** If you're dealing with cancer treatment or another serious illness, you can start to develop a budget by estimating your out-of-pocket costs for health care. Your health-care providers may be able to help you estimate costs.
- **Call on family and friends to help you.** Ask someone to open your bills and put them into groups, such as medical, household, credit cards, and so on. Make sure that any checks that you receive by mail haven't gotten lost in the paper shuffle.
- **Organize the bills in order of priority.** Medical and dental expenses, mortgage or rent payments, taxes, and insurance will probably go at the top of the list.
- **You may be able to negotiate with creditors to make smaller payments.** A credit counselor can help you work out a payment plan if you have several monthly payments.
- **Hospital social workers can also help with financial issues** and direct you to sources of financial aid. Some hospitals offer free financial counseling.
- **Explore resources for financial aid such as** Partnership for Prescription Assistance, www.pparx.org; Patient Advocate Foundation Co-Pay Relief Program, www.copays.org; RxAssist, www.rxassist.org; and Rx Outreach Patient Assistance Program, www.rxoutreach.com.

Source: CURE, Cancer Updates, Research and Education Resource Guide

Talking to someone with dementia

Ask non-challenging questions to help the flow of conversation. Say things like "Isn't that a beautiful picture," or read aloud the message from a greeting card and say something like "Those are such wonderful words."

Avoid challenging questions such as "Mom, do you know who this is?" "Dad, how old are you now?" or "You remember our trip to California, don't you?"

Interrogation often causes people with dementia to withdraw.

Source: care ADvantage, Vol. 4, No. 2, pg. 36, published by the Alzheimer's Foundation of America

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.

© 2008 by the Hope Heart Institute, Seattle, WA

• Institute Founder: Lester R. Sauvage, MD

• Material may not be used without permission.

• For subscription information, or reprint permission,

contact: Hope Health, 350 East Michigan Avenue,

Suite 301, Kalamazoo, MI 49007-3851 U.S.A.

• Phone: (269) 343-0770 • E-mail: info@HopeHealth.com

• Website: HopeHealth.com

♻️ Printed with soybean ink. Please recycle.

Medical Editor: William Mayer, MD, MPH

Medical Advisory Board: Victor J. Barry, DDS

• Renee Belfor, RD • Kenneth Holtyn, MS

• Robert H. Knopp, MD • Gary B. Kushner, SPHR, CBP

• Scott Musial, BS, MS, RPh • Vicki Rackner, MD,

FACS • Lester R. Sauvage, MD • Wallace Wilkins, PhD

For more information, visit HopeHealth.com

TIME OUT

Easy ways to “stop and smell the roses”

- **Spend some time with a child, an older person, or even an animal.** They move to their own inner rhythm instead of watching the clock.
- **Reconnect with nature, no matter the season.** Hike a trail, walk on the beach, watch a sunset, or spend some time under the full moon. Nature moves at her own pace and can be a great model for your own schedule.
- **Return to a hobby or sport you enjoyed as a child.** Hopefully you'll get so absorbed in it that you'll lose track of time.
- **Take an hour-long vow of silence.** Disconnect from phones, e-mails, television, and errands. Notice how you become more aware of your own body and breathing.
- **As you go about your everyday activities, make eye contact with someone who might seem unimportant to you,** like the cashier at the grocery store. Connecting more fully with casual acquaintances adds richness to moments that are typically lost.

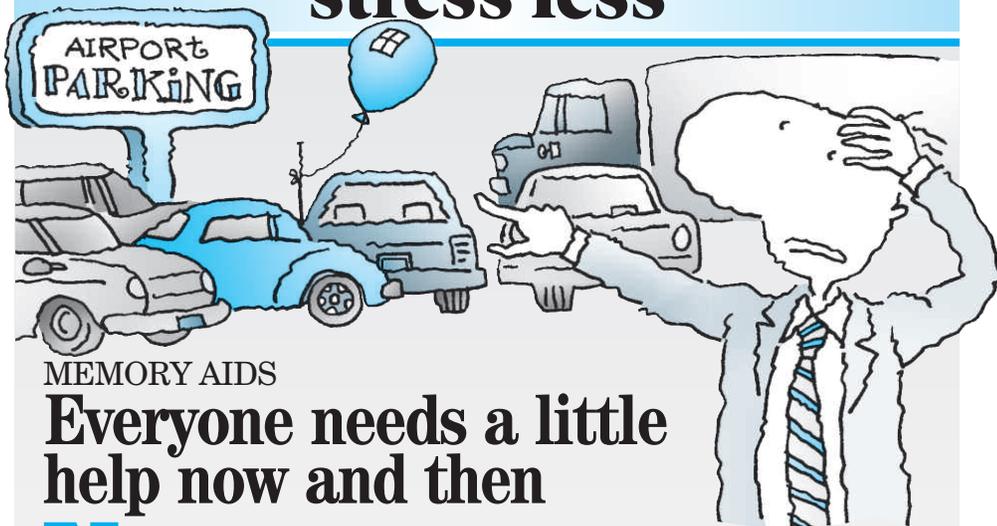
Source: *Yoga Journal*, *Bo Forbes*, Clinical Psychologist and Integrative Yoga Instructor

Smart Living



Every day,
plan something
fun and relaxing
that you can
look forward to.

stress less



MEMORY AIDS

Everyone needs a little help now and then

No matter what your age or state of health, it's impossible to remember everything. Give yourself a break and use the memory aids that work for you, such as:

- **Write down everything you need to remember** on your daily calendar, or tape notes in prominent places.
- **Be deliberate about what you need to remember.** If you say “I'm putting my keys in my left pocket,” as you do it, you'll be less likely to forget.
- **When meeting a new person,** use their name in conversation, think of someone who has the same name, or think of a word that rhymes with the name, such as Tall Paul.
- **Store phone numbers** in your speed dial.
- **Always put your glasses,** medications, or anything else you use every day in the same place.
- **Keep all your passwords** in one (well-hidden) place.
- **Record a conversation or take notes** if it's something important, like a doctor's appointment.
- **Use the alarm on your watch, phone,** or clock to remind you of daily appointments.
- **To remember where you parked,** look for specific landmarks or put something distinctive on your car.

Source: *The Alzheimer's Action Plan*, by P. Murali Doraiswamy, MD, and Lisa P. Gwyther, MSW, with Tina Adler, St. Martin's Press

AT YOUR DESK

Eye tension reliever

Close your eyes and put your palms directly over your eyes. Block out as much light as possible without putting too much pressure on your eyelids. Try to visualize the color black, like a black cat or black fur.

After two to three minutes, slowly open your eyes and experience the sense of relaxation in the muscles that open and close your eyes.

Source: *The Relaxation and Stress Reduction Workbook*, Martha Davis, PhD; Elizabeth Robbins Eshelman, MSW; and Matthew McKay, PhD; New Harbinger Publications



take care

PRESCRIPTION DRUGS

It pays to shop around

A nationwide survey found that retail prescription drug prices can vary by \$100 or more for the same drug from store to store, and sometimes even within the same drugstore chain.

A three-month supply of the urinary incontinence drug Detrol® ranged from \$365 to \$551. Three months of Plavix®, a drug used to prevent blood clots, ranged from \$382 to \$541. Prices for Levoxyl®, a drug used to treat low thyroid, were between \$29 and \$85. Alendronate, a generic drug for osteoporosis, ranged from \$124 to \$306.

Several market factors, including the type of insurance coverage you have and what part of the country you live in, can affect prescription costs.

Source: *Consumer Reports*, June 2008



FROM COSTUMES TO CANDY

Prevent scary Halloween accidents

- **Choose light-colored** costumes or sew reflective patches on costumes so that they are easy to see.
- **Be sure masks allow kids to see and breathe easily.** Avoid masks, wigs, or eye patches that block vision. Hypoallergenic makeup is a safer alternative to masks.
- **Teach kids to cross only at corners** and to look both ways before crossing the street.
- **Plan your child's route** and provide a flashlight.
- **Teach your children never to go inside a stranger's house.** It's OK to receive candy from outside the door.
- **Inspect treats** before kids eat them.
- **Make sure an adult goes** with children age 10 or under.
- **Let kids draw the designs on a pumpkin,** but don't let them handle a knife or do the carving.
- **Use glow sticks in pumpkins instead of candles,** which are a fire risk.
- **Be sure that the path and stairs** to your front door are well-lit and free of obstacles.

Source: *Here's to Your Health*, published by Valley Medical Center, Renton, WA

October Health Observances

Our kids

Sudden Infant Death Syndrome (SIDS)

When babies are put down to rest they should be laid on their back — not their stomach — to reduce the risk for Sudden Infant Death Syndrome.

The safest place is a crib that meets current safety standards. Soft surfaces that could make breathing difficult for an infant on its back such as adult beds, sofas and chairs are not safe. Keep sleep areas free of loose blankets, extra pillows, crib bumpers and other soft objects. For more information visit www.firstcandle.org.

Domestic Violence

You may be able to help someone recognize an abusive relationship. Let him or her know you are concerned and be supportive and nonjudgmental. Domestic violence can happen to anyone of any age, race, gender, or economic/educational background. The Domestic Violence Hotline at 1-800-799-7233 operates 24 hours a day. More information is also available at www.ncadv.org.

Smart Living



Avoid temptation by buying Halloween candy that you don't like.

Or give your trick-or-treaters boxes of raisins, stickers, or sugarless gum.

your health matters

2009 Flexible Spending Accounts Open Enrollment

Mark your calendars...this year's open enrollment for the Flexible Spending Account (FSA) program is fast approaching! The State of Delaware's annual open enrollment for enrolling or re-enrolling in the FSA program is being held November 3–November 24, 2008. As always, online enrollment is made simple at www.asiflex.com/de. The open enrollment period is for the plan year 2009 (January 1, 2009–December 31, 2009).

There are two types of flexible spending accounts that you can take advantage of — health care and dependent care. Don't miss out on this unique benefit that allows you to contribute from your paycheck with pre-tax dollars to pay for certain eligible out-of-pocket health care and dependent care costs. The health care flexible spending account allows you to pay for expenses such as doctor copays, plan deductibles, prescription copays, some over-the-counter drugs, and certain eligible unreimbursed dental and vision expenses. The dependent care flexible spending account can be used to pay for day care expenses while you and your spouse work, attend school full-time, or look for gainful employment.

For the 2009 plan year, the maximum annual amount you can elect to set aside under the State of Delaware plan in the health care account has been increased from \$3,000 to \$4,000.

You can elect up to \$5,000 annually in the dependent care account (\$2,500 if married and filing separate tax returns). Your annual election for the upcoming plan year is deducted in equal amounts over the 2009 plan year, starting with the January 2, 2009 paycheck.

You are reimbursed for expenses incurred by submitting a reimbursement form with supporting documentation to ASI. Qualifying claims are processed within 24 hours and funds are reimbursed via direct deposit or by check.

The State of Delaware adopted the 2½ month grace period for incurring flexible spending account claims allowed by the IRS beginning with the 2006 plan year. The State of Delaware adopted this grace period extension to help participants recover funds contributed to the account. This means that if you are enrolled in a flexible spending account for the 2009 plan year, you can continue to incur claims against the 2009 plan year for eligible expenses through March 15, 2010. You then have until April 15, 2010 to submit claims to ASI for reimbursement.

Important Reminder...these plans offer you a way to save money and reduce taxes but you must plan carefully. Any balance remaining in your flexible spending account after the deadline for submitting claims for reimbursement will be forfeited.



Remember...your 2008 flexible spending account election does not rollover to the 2009 plan year automatically. You must re-enroll each year. For more information, call ASI at 1-800-659-3035 or visit the Statewide Benefits website at www.ben.omb.delaware.gov.

STATE EMPLOYEE BENEFITS COMMITTEE

Jennifer Davis, Committee Chair
Director, Office of Management and Budget

Matthew Denn
Insurance Commissioner

Jack Markell
State Treasurer

Russell T. Larson
Controller General

Richard S. Cordrey
Secretary of the Department of Finance

Vincent Meconi
Secretary of the Department of Health & Social Services