



STATE OF DELAWARE

Life Lines

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

VOL. 29, NO. 10

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

OCTOBER 2009

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GET WELL THE OLD-FASHIONED WAY

Antibiotics are not the answer for colds and flu

Chicken soup and other hot liquids, rest, and over-the-counter pain relievers are still the best remedies for the symptoms of colds and flu.

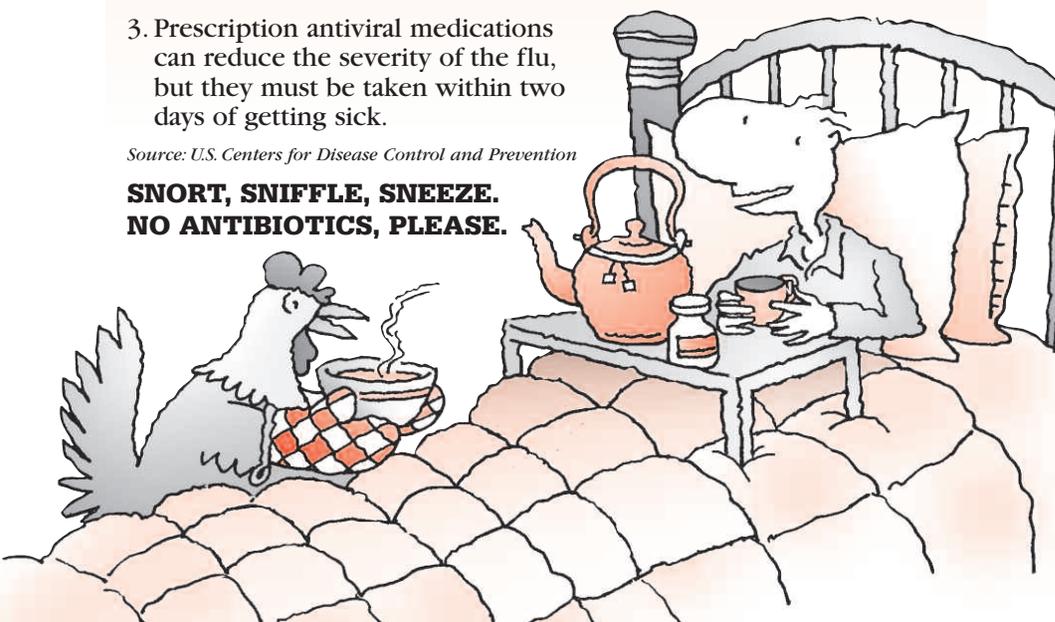
It's tempting to pressure your doctor to prescribe antibiotics for these illnesses, but antibiotics do not kill the viruses that cause most colds, flu, sore throats, and bronchitis. They only kill bacteria. Taking unneeded antibiotics may even lead to the development of "super bugs" which resist treatment when you really do need antibiotics.

Did you know?

1. Antibiotics will not make you feel better or keep other people from catching the cold or flu.
2. It's common for mucus from a cold or flu to change from clear to yellow or green, and it does not mean you have a bacterial infection or need antibiotics.
3. Prescription antiviral medications can reduce the severity of the flu, but they must be taken within two days of getting sick.

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

**SNORT, SNIFFLE, SNEEZE.
NO ANTIBIOTICS, PLEASE.**



STREETWISE

Safety tips

Since your address is usually on a card or document in your handbag, avoid carrying your keys in the same place. Instead, carry keys in a pocket.

Close your handbag and carry it in front of your body with an arm held loosely across it. A bag dangling by your side is much easier for a thief to grab. If you use a handbag with a strap, choose a thin strap and wear it under your coat if possible. A hard yank on a thick strap may cause a fall.

Source: *Your Guide To Personal Safety*, The Seattle Police Department

Strategies for beating stress

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eating well

GOOD OL' GREENS

Loaded with nutrition from A to Zinc

Dark, leafy greens are:

- Packed with the disease-fighting vitamins A, C, & E
- A good source of bone-building calcium, magnesium, and vitamin K
- High in fiber and low in calories
- Rich in folic acid to help prevent birth defects; potassium to help control blood pressure; and zinc, which helps build a healthy immune system

Beyond spinach: enjoy these other healthy greens

ARUGULA

Its hearty, peppery flavor and small, delicate leaves make arugula a good choice to mix in salads or put on sandwiches.

COLLARDS

A member of the same family as broccoli and cabbage, collards have a slightly bitter flavor. Their smooth, sturdy leaves hold their volume better than spinach, but they usually take longer to cook.

KALE

Its crinkly leaves have a mild, cabbage-like flavor with a peppery zip; also retains its size when cooked.

SWISS CHARD

From the same family as beets and spinach, Swiss chard has a similar taste; wide, dark green leaves with stalks that come in white, yellow, and red.

HOW TO SELECT, STORE, AND COOK

- Look for greens that have been stored on ice or in a cool place.
- Leaves should be brightly colored and unwilted, with no signs of yellowing or browning.
- Wrap greens in a damp paper towel and store in a plastic bag in the refrigerator.
- Most greens will stay good for three to five days after purchase. Some can develop a bitter flavor if stored too long.
- To preserve nutrients, steam greens in a small amount of water or sauté in a small amount of olive oil. Flavor with garlic, lemon, and other seasonings.

Sources: *Nutrition: Concepts and Controversies*, by Frances Sizer and Eleanor Whitney, Thomson Wadsworth Publishing; *Whole Foods Markets: World's Healthiest Foods*, www.whfoods.com

Smart Living


When dining at a buffet, use a small plate and fill up on fruits and vegetables first.



Wilted Spinach with lemon and pine nuts

Simple and nutritious.
Wilt the spinach quickly to avoid overcooking.

- 1 large bunch spinach, about 12 cups
- 1 Tbsp. extra virgin olive oil
- 1 to 2 garlic cloves, finely chopped
- 2 tsp. fresh lemon juice
- Salt and pepper
- 1 Tbsp. pine nuts, toasted

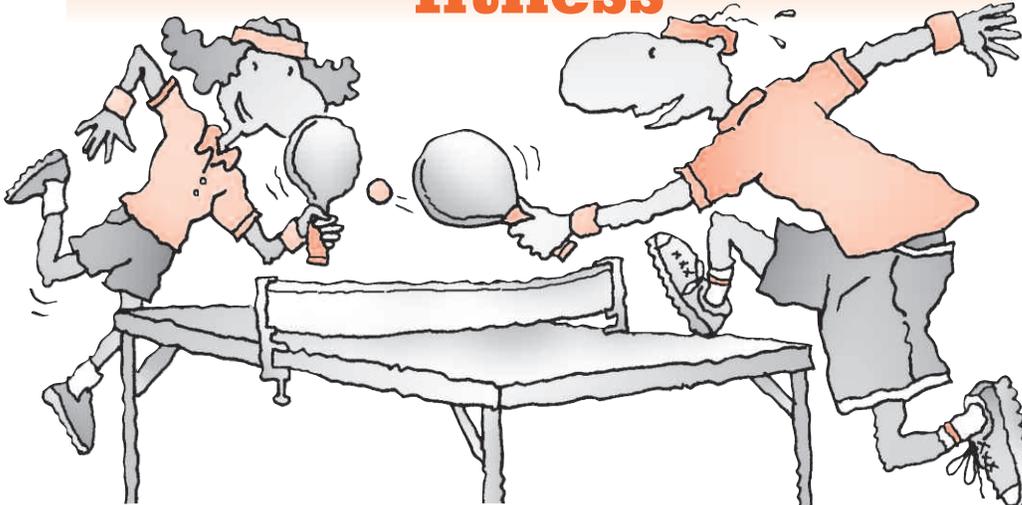
Sort through the spinach, discarding stems and bruised or yellow leaves. Wash spinach in plenty of cold water. If it's sandy, wash a second time, then spin dry.

Heat oil in a large sauté pan over medium-high heat. Add garlic and lemon juice and sauté for 1 minute. Turn the heat to high and add the spinach, $\frac{1}{4}$ tsp. salt, and a few pinches of pepper. Wilt the spinach, tossing with tongs to coat the leaves with the hot oil and garlic. (The water left on the leaves after washing will help it to wilt quickly.) Toss in the pine nuts and add salt and pepper to taste. Serve immediately.

Serves 4. Per serving: 70 calories, 3 g protein, 4 g carbohydrate, 5 g total fat, less than 1 g saturated fat, 2 g fiber, 360 mg sodium.

Source: Reprinted with permission from *Whole Foods Market*, www.wholefoodsmarket.com

fitness



FAST & FUN FOR EVERYONE

10 great reasons to play table tennis

- 1. It gets your heart pumping.** A fast-moving, high-spirited game burns about 300 calories an hour. That's the equivalent of a 27-minute power walk or 32 minutes of light gymnastics.
- 2. The quick hand and eye movements** sharpen reflexes.
- 3. It's a gentle, non-impact sport** that's easy on your body.
- 4. Almost anyone can play,** so families can enjoy it together.
- 5. You can play it all your life,** and you can pick it up at any age.
- 6. Games won't be canceled because of the weather,** since it's usually played indoors.
- 7. It keeps your brain mentally sharp** as you age, because it requires thinking, planning, and strategizing.
- 8. The cost of a table is relatively low** if you want to put one in your home and have the space.
- 9. It's a workout** for your upper and lower body.
- 10. Table tennis clubs give you a way to socialize and meet new people.** To find one in your area, go to www.usatt.org.

Source: USA Table Tennis, www.usatt.org

STEADY ON YOUR FEET

Simple exercises to improve balance

- Walk with a book on your head.
- Stand on one foot while waiting in line at the grocery store or bus stop. Alternate your feet frequently.
- Walk heel to toe. Place one heel directly in front of the toes on the opposite foot as you take each step.
- Stand up and sit down without using your hands.

Good balance helps prevent falls and injuries, especially for older adults. Yoga, martial arts, and weight machines that strengthen your back and leg muscles are other ways to improve balance.

Source: National Institute on Aging

DON'T JUST SIT THERE...

Stand up whenever you can

Standing burns twice as many calories as sitting. It may also increase "good" cholesterol and stimulate enzymes that burn fat. The rates of obesity and heart disease also double for people who sit for long periods of time. Since you tend to pace when standing, you automatically move more.

If you work at a desk, stand up and take frequent breaks if possible. Other ways to get on your feet: Stand up when you talk on the phone. Stand at children's sports events. Hide the remote and get up to change channels when watching television.

Sources: American Heart Association; University of Missouri



Doc Talk

POWER TO THE PATIENT

Pet Therapy

At the Community Health Center where I work, patients young and old often are comforted by contact with Barnabus, our pet therapy dog. He is a reminder of how pets can improve your health. Pets can reduce stress and help prevent loneliness. They can also help lower blood pressure and decrease cholesterol and triglycerides. Pets may even increase life expectancy among people who have had heart attacks. Dogs bring the added benefit of getting us owners to walk more.

For all their benefits, however, pets are not without risks. Animals with fur and feathers may provoke allergies or asthma. Reptiles such as snakes, turtles, and lizards carry bacteria that can cause infections in people, such as salmonella. Cats can carry a parasite that causes the infection toxoplasmosis. The risk for all of these infections is higher in infants, the chronically sick, and very old people.

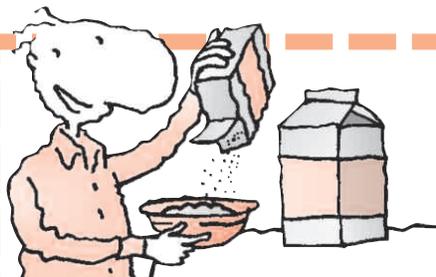
To make the safest choice when choosing a pet for your household, consider the following:

1. Avoid reptiles for young children, the chronically sick, and older members of the household.
2. Women of child-bearing age should avoid soiled cat litter.
3. Avoid wild or non-domesticated animals.
4. Check dogs and outdoor cats for ticks and have them wear effective tick collars.

With planning and proper care, pets can offer a great benefit to human 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.



Flaxseed & omega-3s

Sprinkle flaxseed into cereals, over green salads, or into a breakfast smoothie. The heart-healthy omega-3 oils found in these tiny seeds can help reduce your risk for heart disease, boost your immune system, and help prevent irregular heartbeats.

You can buy whole or ground flaxseed. Flaxseed flour can be used to replace some of the wheat or other types of flour used to bake breads and muffins.

Fatty fish like salmon or mackerel, as well as walnuts and soybeans, are also good sources of omega-3 oils.

Source: American Dietetic Association

A word to the wise

Carefully read restaurant menus for clues to fat and calorie content. The words baked, braised, broiled, grilled, poached, roasted, and steamed can mean less fat and calories.

Learn CPR

Cardiopulmonary resuscitation (CPR) can double the chances of survival for victims of cardiac arrest.

You and your family, including children, can learn the life-saving technique with the American Heart Association's Family and Friends® CPR Anytime® kit. The self-directed kit includes a personal, inflatable manikin, a DVD, and other accessories. It takes only 22 minutes to learn and can be done anywhere. For details, visit the American Heart Association at www.americanheart.org and search for *Family and Friends CPR Anytime*.

Health

Health Briefs for Busy People

It's never too late...

Even later in life, you can keep your risk low for type 2 diabetes with these four lifestyle choices:

1. Get regular physical activity.
2. Limit the amount of alcohol you drink.
3. Follow a healthy diet.
4. Don't smoke.

A 10-year study of adults over age 65 found that those who practiced all four of these habits had an 82% lower risk for type 2 diabetes. Keeping these habits, not being overweight, and having a waist size smaller than 35 inches for women and 36 inches for men led to an 89% lower risk.

Source: Archives of Internal Medicine, Vol. 169, pg. 798

Smart Living



Use colored glow sticks instead of candles in Halloween pumpkins to reduce the risk of fire and burns.

Falling furniture

Injuries caused by televisions or dressers tipping over onto children send nearly 15,000 kids to hospital emergency rooms every year.

Place TVs on stands low to the ground and secure them to walls with safety straps, L-brackets, or even Velcro®. Install drawer stops to keep drawers from pulling all the way out, to prevent dressers from tipping.

Other safety measures: Place heavy items on shelves close to the floor, and purchase furniture with wide legs or solid bases.

Source: Journal of Clinical Pediatrics, Online First, May 3, 2009

Plan B

When bad weather keeps you indoors, have a plan B in place for exercise. Keep exercise videos on hand or consider investing in a treadmill. Find the indoor shopping malls in your area that open their doors early for walkers. It also helps to have a few walking partners. If one cancels, you'll have backup buddies to keep you motivated.

100% guaranteed

No amount of alcohol is safe for a woman to drink during pregnancy, and there is no safe time to drink while you are pregnant.

Drinking alcohol during pregnancy is linked to Fetal Alcohol Spectrum Disorders (FASDs) that can include birth defects and problems in how a child grows, learns, looks, and acts.

The good news: FASDs are 100% preventable if a woman does not drink while she is pregnant.

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

Ask your pharmacist

Child-resistant caps are difficult for many people to open, but your pharmacy may be able to fill prescriptions with easy-to-open caps if you sign a release requesting the easy-to-open type.

Just take extra care to keep all medications away from children, especially when you carry them in a purse or suitcase and visit a home where children live.

Indoor allergies

Wash bed linens in 130°F water at least once a week to kill dust mites, one of the most common triggers of indoor allergies and asthma attacks. Washable mattress and pillow covers also help control dust mites. Use a vacuum cleaner with a HEPA (high efficiency particulate air) filter, and vacuum daily. Avoid feather dusters, which redistribute dust instead of actually removing it.

Look for allergy-sensitive products like fragrance-free bleach that can help you avoid the toxic fumes that can also trigger asthma and allergy attacks.

Other indoor allergy triggers: mold, cigarette and wood smoke, pet dander, and cockroaches.

Sources: American Academy of Allergy, Asthma and Immunology; Asthma and Allergy Foundation of America

FISCAL FITNESS

How to build a strong credit report

Building and keeping a strong credit report can help you get better interest rates on loans and mortgages, as well as make it easier for you to rent an apartment or home and get approved for other credit services. You might even be able to get a less expensive rate on your auto insurance. To make sure you have a good report:

- Always pay your bills on time.
- Avoid bouncing checks.
- If you're just beginning to use a credit card, consider a secured card to build in some self-restraint. A secured card requires you to put money in your account in advance. Then you can only spend the amount of money already in that account.
- Review your credit report at least once a year to make sure that it is correct and that you haven't become a victim of identity theft. You are entitled to at least one free report each year. For more information, visit www.annualcreditreport.com or call 1-877-322-8228.
- If you have a bad credit report, work to restore it over time. Pay your bills on time and stop using credit cards. Avoid credit repair firms that promise to make problems disappear. They cannot do anything for you that you can't do for yourself — for free.

Source: National Endowment for Financial Education



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



SIDS & SAFE SLEEP

What anyone who takes care of a baby must know

To reduce the risk of Sudden Infant Death Syndrome (SIDS):

- **Always** put babies to sleep on their backs.
- **Keep the baby's crib or sleep surface in your room** for the first six months.
- **Use only a firm mattress** that fits snugly in a crib that meets current safety standards. Visit the Consumer Product Safety Commission at www.cpsc.gov or the Juvenile Products Manufacturers Association at www.jpma.org to learn about safe crib standards.
- **Sofas, chairs, pillows, and other soft surfaces are never a safe** place for babies to sleep.
- **Don't share a bed** with a baby.
- **Remove anything loose, soft, or fluffy from the crib**, such as pillows, blankets, soft toys, and crib bumpers.
- **Keep babies away from cigarette smoke.**
- **Take care not to overheat your baby** with too much clothing or too warm a room. A room temperature that would be comfortable for a lightly clothed adult is safest.
- **Experts recommend putting babies to sleep with pacifiers up until their first year.** Begin to offer a pacifier after the first month, when breast feeding has been established.

Sources: National Institute of Child Health and Human Development; First Candle, www.firstcandle.org

stress less

ENJOY YOURSELF

Proven strategies for beating stress

- **Socialize.** Laugh, cry, get angry, and express your feelings with family and friends. It's a great way to give and receive compassion and emotional support.
- **Every day, tell someone how much you appreciate them**, and take the time to say "thank you" for the things that make your life better.
- **Avoid drama as much as possible.** Overreacting and exaggerating increase anxiety and drain energy. When you find yourself predicting the worst, gently tell yourself, "that's not helping to change things."
- **Live in the present** instead of comparing it to the past.
- **Plan something you can look forward to** every day.
- **Don't blame yourself** for unexpected changes or events.
- **Take care of your body by getting regular exercise**, sleeping enough, and following a healthy diet.
- **Meditate, practice deep breathing**, or do a spiritual practice that has meaning for you.



Sources: De-Stress Kit for the Changing Times, from Doc Childre, the Institute of HeartMath; Yale Stress Center

“Dealing with stress is not about moving away from the negative, it's about moving toward the positive, doing things that make us happy.”

— Douglas Mennin, Yale Anxiety and Mood Services Department of Psychology

Wisdom

A little goes a long way...

“A little more kindness and a little less creed,
A little more giving and a little less greed;
A little more smile and a little less frown,
A little less kicking a man when he's down;
A little more “we” and a little less “I,”
A little more laugh and a little less cry;
A few more flowers on the pathway of life,
And fewer on graves at the end of the strife.”

— Author unknown



Source: *Abounding Grace: An Anthology of Wisdom*, by M. Scott Peck, MD, Andrews McMeel Publishing

take care

TRAVELERS' AID

Protect yourself from blood clots

On long airplane flights, get up and walk around at least once an hour. When driving long distances, make frequent stops to get out of the car and stretch your legs.

Moving often will help protect against blood clots (also called deep vein thrombosis or DVT) that can sometimes be fatal.

These leg exercises can also protect against DVT:

- Raise and lower your heels while keeping your toes on the floor.
- Raise and lower your toes while keeping your heels on the floor.
- Tighten and then relax your leg muscles.
- Move your ankles in circles.

It's also important to drink plenty of water and avoid drinking anything with alcohol when sitting for long periods.

Leg swelling, pain, tenderness, and redness of the skin can be symptoms of DVT.

People who have been confined to bed because of illness, injury, or surgery and the elderly are also at higher risk for DVT. Talk to your doctor about how to prevent or lower your risk for DVT. Getting regular exercise, maintaining a healthy weight, and not smoking can also help prevent DVT.

Sources: National Heart, Lung, and Blood Institute; U.S. Centers for Disease Control and Prevention

BODY WEIGHT

What's right for you?

Experts are always telling us to stay at a healthy weight, but how do you know what that is?

One measure is your Body Mass Index (BMI), which compares your body weight to height. A BMI lower than 25 can reduce your risk for heart disease, type 2 diabetes, and some cancers.

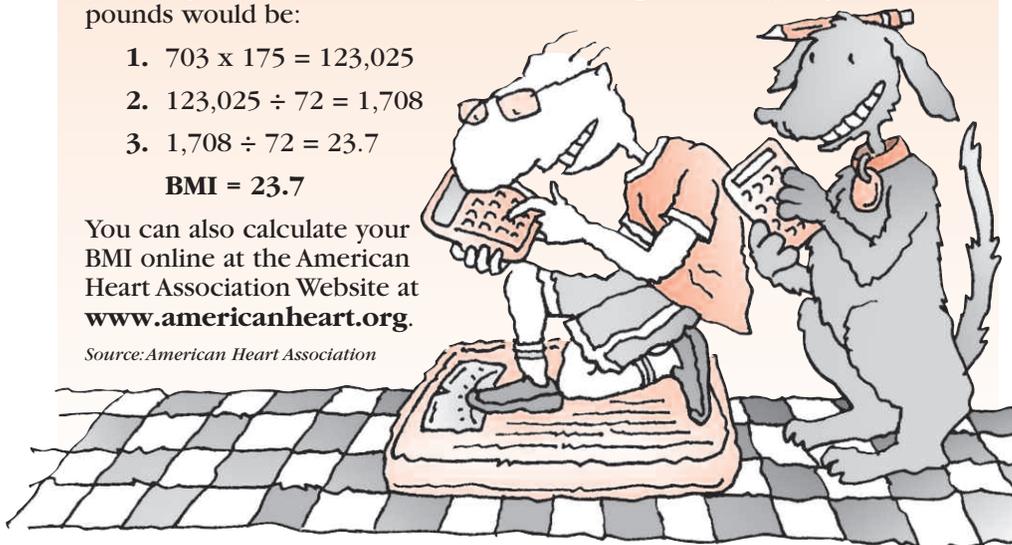
To calculate your BMI by hand, multiply your weight in pounds by 703, divide that number by your height in inches, and then divide again by your height in inches. The BMI for a 6-foot-tall person weighing 175 pounds would be:

1. $703 \times 175 = 123,025$
2. $123,025 \div 72 = 1,708$
3. $1,708 \div 72 = 23.7$

BMI = 23.7

You can also calculate your BMI online at the American Heart Association Website at www.americanheart.org.

Source: American Heart Association



October

Health Observances

Breast Cancer Awareness

For both women and men: See your health-care provider if you notice any changes in your breast, including: a lump, swelling, thick or firm tissue in your breast or under your arm; nipple changes such as discharged, tenderness, or a nipple inverted or pulled back; itching, redness, scales, dimples, or puckers on the skin. Women should have a yearly mammogram and clinical breast exam beginning at age 40 to screen for breast cancer. Talk to your doctor about earlier screening if you have a family history of breast cancer.

Sources: National Cancer Institute; American Cancer Society



Let's Talk About Prescriptions

Keep a list of all prescription medications you're taking in your wallet or purse. Include the doses and how you take each medicine. Learn more about how to track your prescription medications at www.talkaboutrx.org.

Domestic Violence

Victims of domestic violence can get help 24 hours a day by calling 1-800-799-SAFE (7233). The hotline provides information on crisis intervention, safety planning, and referrals to agencies. www.ndvh.org.

HOPE HEALTH LETTER

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Flexible Spending Account – Open Enrollment

It's time to enroll in the State of Delaware's Flexible Spending Account (FSA) program for 2010.

The annual open enrollment period for the 2010 plan year is from November 2-23, 2009. Online enrollment is simple — go to <https://secure.asiflex.com>. Employer code is DE, password is your employee ID number plus the last four digits of your Social Security number. The 2010 plan year runs from January 1, 2010 to December 31, 2010.

By enrolling in the FSA program, you can avoid paying federal, state and FICA taxes on the amount elected. There are two types of flexible spending accounts available to all benefits-eligible state employees. The health care account can be used for health expenses for you, your spouse and any tax dependents.

Commonly claimed expenses include doctor co-pays, deductibles, prescription co-pays, many over-the-counter drugs and some eligible dental and vision expenses. The dependent care account can be used to pay for daycare expenses while you and your spouse work, attend school full-time or look for employment.

For the 2010 plan year, the maximum annual amount that can be elected under the health care account is \$4,000. For the dependent care account, the maximum annual family election is \$5,000 per calendar year (\$2,500 if married and filing a separate income

tax return). Annual elections are divided by 26 to determine a per paycheck deduction for the 2010 plan year.

Starting in 2010, an *optional* FSA debit card is available as a way of accessing funds in your health care account. The card is a convenient way to pay for eligible expenses and can eliminate filing paper claims in many instances. The IRS has stringent regulations regarding appropriate use of the debit card, where it can be used, and when follow-up documentation is required. An annual \$12 convenience fee will be deducted from your FSA balance in January if a debit card is requested. You will have the opportunity to request the optional debit card through the online open enrollment site. However, if you decline the debit card at that point, an application will be sent with your confirmation of enrollment packet. Debit cards requested during open enrollment will be mailed before January 1.

ASI will conduct employee meetings the week of November 2, 2009. This is an opportunity for you to learn about the FSA program and get more information about the optional debit card. Meeting times and dates will be coming soon.

FSA offers employees a vehicle to save money and reduce their annual tax obligation, but careful planning is necessary. Any balance remaining in an FSA account after the deadline for

submitting claims for reimbursement will be forfeited. So, it is smart to start the first year with a conservative election. Most employees aren't aware of how much they spend on eligible expenses, especially health expenses, until they start tracking them.

Employees MUST re-enroll each year in FSA. Enrollment in 2009 does not rollover automatically to the 2010 plan year. For complete information, call ASI at 1-800-659-3035 or state-wide benefits at 1-800-489-8933 or visit www.ben.omb.delaware.gov/fsa.

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