

WELL AWARE



November 2012

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Contact DelaWELL

www.delawell.delaware.gov
1-800-556-6106
EMAIL: Employee.wellness@state.de.us

Alere®

<https://delawell.alerehealth.com>
1-866-674-9103

Contact Statewide Benefits Office

www.ben.omb.delaware.gov
1-800-489-8933 OR (302) 739-8331

Open Enrollment for the Group Universal Life Insurance & Flexible Spending Account Programs

November 1 - November 21, 2012

Group Universal Life (GUL)

This open enrollment period allows benefit eligible active employees an opportunity to enroll or increase current Group Universal Life (GUL) insurance plus enroll eligible children for Term Life coverage, without having to provide proof of good health.*

Flexible Spending Account (FSA)

It's time again to enroll in the State of Delaware's Flexible Spending Account (FSA) program. By enrolling in the FSA program, you can avoid paying federal, state and FICA taxes on the amount elected, which can save you up to 25% on each dollar that is contributed to these accounts. The 2013 plan year is from January 1, 2013 to December 31, 2013.

Minnesota Life Group Universal Life (GUL)

- **Employees electing GUL insurance for the first time can elect up to 3 times base annual salary up to \$200,000.** If electing more than the guaranteed level, or if coverage is elected outside of the open enrollment period, proof of good health will be required.
- **Employees currently enrolled for GUL insurance can increase coverage by 1 salary level,** up to the guarantee issue amount of the lesser of 3 times base annual salary up to \$200,000 without providing proof of good health. Coverage amounts greater than the guaranteed level, or elected outside of the open enrollment period will require proof of good health.
- **Term Life coverage for children.** Elect \$10,000 in coverage for eligible children during the open enrollment period without proof of good health. Children are eligible from live birth up to age 26 (disabled children may be eligible to continue coverage beyond these ages). Children under the age of 26 whose coverage was terminated due to overage status may be re-enrolled during the open enrollment period without proof of good health. Coverage elected outside of the open enrollment will require proof of good health. Log onto the Statewide Benefits Office website at www.ben.omb.delaware.gov/life for age limitations and Dependent Term Life rates.

Guaranteed coverage amounts will become effective on January 1, 2013. Amounts requiring proof of good health will become effective on the date of approval, or January 1, 2013, whichever comes later.

***PLEASE NOTE:** if employees or children have been previously declined, they are not eligible for this open enrollment offer.

**Open Enrollment for the
Group Universal Life Insurance & Flexible Spending Account Programs
November 1 - November 21, 2012 (continued).**

Flexible Spending Account (FSA)

- **Please note that for the 2013 plan year, the maximum annual amount you can elect to set aside under the Health Care FSA is \$2,500.** If your qualified spouse has access to a Health Care FSA through his/her employer, you can each set aside up to \$2,500. For the Dependent Care FSA, the maximum annual household election is \$5,000 per calendar year (\$2,500 if married and filing a separate income tax return). Your annual election will be deducted evenly from each paycheck over the course of the 2013 plan year.
- **You can access your health care and dependent care FSA funds by either submitting requests for reimbursement to ASIFlex, or for health care FSA participants, by using the optional FSA debit card (Benny Card) to pay for health care expenses.** If you choose the Benny Card option, a \$12 annual service fee will be deducted from your available health care FSA funds in January 2013. If you choose to use the Benny Card, you may be asked to substantiate your transactions in many instances, so always keep your itemized receipts. Failure to substantiate a transaction will result in your Benny Card being suspended or terminated until the requested documentation is provided.
- **Employees MUST re-enroll in the FSA each year.** Your 2012 flexible spending account election does not rollover to the 2013 plan year automatically.

Important Reminder: The FSA offers you a vehicle to save money and reduce your annual tax obligation, but you must plan carefully! Any balance remaining in your FSA after the deadline for submitting claims for reimbursement will be forfeited. Please don't let this scare you. Most people are not aware of how much they are spending on eligible expenses (especially health care expenses) until they start tracking them.

***Attend an information session to learn more about the
Group Universal Life Insurance & Flexible Spending Account Programs!***

Date/Time	Location	Room	Address
November 7, 2012 9:00 a.m. and 1:30 p.m.	Delaware Technical & Community College Owens Campus	Carter Lecture Hall Room 429	Rt 18, Georgetown, DE 19947
November 7, 2012 6:00 p.m.	Thurman Adams State Service Center	Conference Room	546 South Bedford St. Georgetown, DE 19947
November 8, 2012 9:00 a.m., 1:30 p.m. and 4:30 p.m.	Delaware Technical & Community College Terry Campus	Corporate Training Center Rooms 400 A and B	100 Campus Drive, Dover, Delaware 19904
November 9, 2012 9:00 a.m., 1:30 p.m. and 4:30 p.m.	Carvel Building	2 nd Floor Mezzanine Auditorium	820 N. French Street, Wilmington, DE 19801

**Open Enrollment for the
Group Universal Life Insurance & Flexible Spending Account Programs
November 1 - November 21, 2012 (continued).**

**Group Universal Life Online
Enrollment Instructions**

Log on to Minnesota Life's website
at www.LifeBenefits.com.

User ID: The letter "d" followed by your
6 digit Employee ID

Password: Your 8 digit date of birth followed
the last four digits of your SSN. (If you
previously logged in and don't remember
your password, contact Minnesota Life.)

**Flexible Spending Account Online
Enrollment Instructions**

Log on to ASIFlex's website at
<https://enroll.asiflex.com> Employer Code: DE

**Use your 6 digit Employee ID + last 4 digits
of your SSN.**

Questions about your Life Insurance?

For additional information about your life insurance program refer to your enrollment packet or the Statewide Benefits Office website at www.ben.omb.delaware.gov/life. Or, call Minnesota Life's customer service center at (877) 215-1489, Monday through Friday between 8:00 a.m. and 7:00 p.m. (EST), or email Minnesota Life at lifebenefits@securian.com. You may also contact Leslie Ramsey at the Statewide Benefits Office by telephone at (302) 739-8331 or by email at leslie.ramsey@state.de.us.

Questions about your Flexible Spending Account?

For additional information about your Flexible Spending Account, visit the Statewide Benefits Office website at www.ben.omb.delaware.gov/fsa. Or, call ASIFlex at (800) 659-3035, Monday through Friday between 8:00 a.m. and 8:00 p.m. (EST) or Saturday between 10:00 a.m. and 2:00 p.m. (EST). You may also contact Larry Frank at the Statewide Benefits Office by telephone at (302) 739-8331 or by email at larry.frank@state.de.us.



Earn the 2012-2013 \$100 or \$200 DelaWELL Reward



Program Year: July 1, 2012 through May 31, 2013

A journey toward good health starts with small steps, by setting realistic health and wellness goals. Whether you want to lose weight, become more active, quit smoking, manage your stress, improve your nutrition or maintain a healthy lifestyle, DelaWELL Rewards your efforts!¹

Just Getting Started?

Visit the **DelaWELL Health Portal** at <https://delawell.alerehealth.com> to register and set up your personal profile. In just a few minutes, you'll set up your own username and password to keep your information secure.

Earning the DelaWELL \$200 Gold Level Reward Is As Easy As 1-2-3:

1) Know Your Numbers: Participate in a **DelaWELL Health Screening** to be held at various locations throughout the state NOW through November 16, 2012 and January 7 through April 29, 2013. Once logged in, click on the links on the left side of the DelaWELL Health Portal (<https://delawell.alerehealth.com>) for more information, including a screening calendar and to sign up for an appointment.

2) Get A Plan: Complete your confidential online **Wellness Assessment** questionnaire for 2012-2013 by visiting the DelaWELL Health Portal (<https://delawell.alerehealth.com>). In just 15-20 minutes, you will get your Wellness Score and personalized report with recommendations for healthy steps you can take to reach your goals. Current members can view their past wellness assessment results to measure progress and health changes.

3) Join a Program:

- **NEW!** Enroll in a worksite or online **Weight Watchers Program!**² Visit the DelaWELL Health Portal at <https://delawell.alerehealth.com> to learn more and get started.
- **Or**, actively participate in an Alere **Health Coaching Program** or **Condition Care Program.**² to get the support and tools you need to make a healthy change or maintain your health. Visit the DelaWELL Health Portal (<https://delawell.alerehealth.com>) or call 1-866-674-9103 to find out more and enroll today.

DelaWELL Rewards Your Efforts!¹

SILVER LEVEL: Complete Steps 1 and 2 to earn **\$100!**

OR

GOLD LEVEL: Complete Steps 1 and 2 and 3 to earn **\$200!**

NEW – “Early Bird Payment” If you completed Steps 1 and 2 by October 15, 2012, you will get your Silver Level Reward in December 2012!

DelaWELL Health Portal - <https://delawell.alerehealth.com>

1-866-674-9103

¹ DelaWELL Silver Level Reward amounts earned between July 1, 2012 and October 15, 2012 will be paid in December 2012. DelaWELL Silver Level Reward amounts earned between October 16, 2012 and May 31, 2013 and all DelaWELL Gold Level Reward amounts earned between July 1, 2012 and May 31, 2013 will be paid in July 2013. Employees who earn a reward will receive a cash incentive included as part of their pay in either their December 2012 or July 2013 pay, as appropriate. State non-Medicare eligible pensioners who earn a reward will have it applied toward either their December 2012 or July 2013 pension check, as appropriate. Rewards are NOT offered to spouses, dependents or participating group members (with the exception of University of Delaware and Delaware Transit Corporation employees). Both the Wellness Assessment and Health Screening are required to earn rewards. All activity requirements must be met no later than May 31, 2013.

² Qualification for a Health Coaching or Condition Care program is determined by the results of your Wellness Assessment or healthcare claims. Participants must enroll in and participate in a Health Coaching program or Condition Care program or complete one of the two Weight Watchers program options to complete Step 3 and qualify to earn the \$200 Gold Level Reward. Your Health Coach will validate completion, and credit will automatically be awarded upon meeting the criteria of completing 8 interactions (i.e., phone call, email or online conversation) with a coach during the first 6 months after enrollment, as well as completing a follow-up health coaching survey. Credit will be awarded to participants of a Condition Care Program who keep scheduled phone calls with their Alere nurse care manager throughout the program year to meet completion criteria. Participants must email or fax their completed Reimbursement Form (Along with the required Billing History proof of purchase) to Weight Watchers by April 15, 2013, in order to receive credit towards the DelaWELL \$200 Gold Level Reward.

What Should You Do If You Can't Sleep?

Have you been feeling sluggish? Not quite yourself? Maybe you aren't getting enough sleep. Studies have shown that the average adult should be getting between seven and nine hours of sleep a night.

Of course, it can be hard to just get to sleep with all of the distractions of everyday life. If you want to get to sleep, but just can't seem to settle down at night, follow these simple tips:



- Go to bed at the same time every night.
- Wake up at the same time every morning.
- Keep your bedroom quiet, dark, relaxing and set to a cool temperature.
- Avoid activities like reading, watching TV or listening to music in bed.
- Don't eat a big, heavy meal before going to bed.

Need more tips? Enroll in Alere Health Coaching. It's a free and totally confidential service that connects you with your own personal health coach who will help you create a custom plan to reach your health goals. Call 1-866-674-9103 or visit the DelaWELL Health Portal (<https://delawell.alerehealth.com>) to enroll today!

Register For The Upcoming DelaWELL University Onsite Health Seminars



The onsite health seminars are offered from 12-1pm and 4-5pm at various locations throughout the state. To register for a seminar date, time and location that is convenient for you, please visit www.delawell.delaware.gov and click on the "DelaWELL University Onsite Health Seminars" link:

November 2012 Onsite Health Seminar Topic: "Diabetes: Lower Your Risk And Avoid Complications"

Diabetes mellitus, or simply, diabetes, is a group of diseases characterized by high blood glucose (sugar) levels that result from defects in the body's ability to produce and/or use insulin. Not sure what that means? This seminar is the place to find out.

At this seminar, you will learn about:

- What is diabetes?
 - Types (i.e., Type 1, Type 2, Prediabetes, Gestational)
 - Signs and symptoms
 - Who's at risk
 - Avoiding diabetes complications
 - Hypoglycemia
 - Knowing and managing your numbers
- The Diabetes Epidemic
 - Diabetes and obesity
- Prevention
 - Getting started
 - ABCs for health, including tips on fitness and nutrition



Please continue to check the DelaWELL website for 2013 Health Seminars.

The Great American Smokeout - Make November 15, 2012 Your Day To Quit Smoking

DelaWELL is celebrating the **Great American Smokeout** on **November 15, 2012** by encouraging smokers to use the date to make a plan to quit, or to plan in advance and quit smoking that day. Tobacco use remains the single largest preventable cause of disease and premature death in the United States.

Looking for tools to help you kick the habit? Visit www.delawell.delaware.gov and click on "Tobacco Cessation" located on the left menu under "Resources." Here you will find more information and specific details about the wealth of resources provided to you through DelaWELL, including:

\$0 copay on Prescription Tobacco Cessation Medications, including Nicotrol NS, Nicotrol Inhaler, bupropion HCl (Zyban) and Chantix.

- DelaWELL's - Alere Nurse24 Line (1-866-674-9103)
- DelaWELL's Tobacco Cessation Health Coaching Program (1-866-674-9103)
- DelaWELL Health Portal (<https://delawell.alerehealth.com>)
 - Healthy Living Programs - Smoke Free Program
 - "Healthy Lifestyle" link - Tobacco Cessation
- Plan My Quit (www.PlanMyQuit.com/delawell)
- DelaWELL's "Beat the Pack" Smoking Cessation Group Meetings



Chronic Obstructive Pulmonary Disease (COPD) Awareness Month

Work one-on-one with an experienced nurse by phone, online chat or secure email. Your nurse will provide you with the latest medical information, tips and online tools designed to help you:

- Follow your doctor's care plan
- Understand your medications
- Boost your energy
- Reduce anxiety and stress
- Avoid a serious lung infection
- Improve your diet
- Exercise and stay active

The Alere COPD Program offers personalized support to slow the progression of your disease so that you can enjoy a better quality of life. Participation is free and completely confidential.

Call (866) 674-9103 to enroll or learn more by visiting the DelaWELL Health Portal at <https://delawell.alerehealth.com>.

American Diabetes Month - Diabetes Doesn't Have to Slow You Down

Making sure you do not eat too many calories is important in any healthy diet, but it is especially important for diabetics. Controlling your portion sizes is key to controlling calories. Read labels on foods, so you can understand how many servings and portions are in items.

Divide your plate into 3 parts: $\frac{1}{2}$, $\frac{1}{4}$, $\frac{1}{4}$. Fill half of your plate with non-starchy veggies (greens, broccoli, cauliflower, mushrooms, peppers, carrots, turnips, etc.). Split the other half of your plate into two equal parts, filling one with protein and the other with a starchy carbohydrate (rice, potatoes, pasta, whole-grain bread). Aim for a protein serving of around 3 oz., which is about the size of a deck of cards for meat. Keep servings of starchy carbs to $\frac{1}{2}$ cup. One serving of starchy carbohydrate is $\frac{1}{2}$ cup cooked rice or pasta, which is about the size of half of a baseball. Start your meals with veggies, which will help fill you up and give you lots of nutrients. When out at a restaurant, ask the server to put half the meal on your plate and pack the other half to go.

Want more ideas for improving your diet and controlling your diabetes? Enroll in the Alere Diabetes Condition Care Program. Work with an experienced nurse who can help you understand your diabetes and how to slow the progression of the condition. You will learn how to eat healthier, plan meals and get active. The program is free and confidential.

Call 1-866-674-9103 to enroll or visit the DelaWELL Health Portal (<https://delawell.alerehealth.com>) to learn more.



Motivation Station: Employee Spotlight

“... It was then that the paramedics were called and my blood sugar reading was around 270.”

Bob Dreibelbis

Training Educator III, DCSE
Delaware Health and Social Services (DHSS)

BEFORE - 2011



AFTER - 2012



“As a Trainer, we regularly conduct classes for our employees and often times we provide candy or food for our participants. So, it isn’t hard to imagine how easy it is to constantly be snacking on food that isn’t exactly healthy or good to be eating in large quantities. I also enjoy baking and cooking for people and for the last several years I have taken the lead for the SECC program for our division. Our director is very generous in allowing us to have luncheons and bake sales. Everyone loves to eat, so over the years I had started to pack on a lot of extra weight.

At my heaviest I was pushing 300 lbs. and was at the point that I would have to do something about it or purchase the next size up in pants, which would be a size 42. I was even starting to look at 3XL shirts. Well, it finally came to a head when I attended a pool closing party at a friend’s house in late September 2011. I had been eating sugary foods all day and had consumed a couple of heavy beers. I was just sitting there enjoying the afternoon when I started to feel weird. I stood up and tried to “walk it off,” but it only made the symptoms worse. I had just barely looked at my buddy and said I feel funny when the next thing I knew, I woke up on the ground. I was never diagnosed with Diabetes, nor did I ever give it any thought. So, I got up, said I was ok and sat in a chair. My buddy said I passed out again sitting in the chair and was out for several minutes. It was then that the paramedics were called and my blood sugar reading was around 270. The EMT recommended I see my doctor immediately, which I did that week.

I’m not one for taking pills and I hate needles. When the doctor said I was borderline diabetic the only other option was to both lose weight and eat properly, or he would have to prescribe something. So, I joined a gym and started to look for ways to improve my diet. Instead of the dish of candy on my desk, I switched to fruit. I also replaced my breads with flatbreads and included more fish and chicken in my diet. I checked out the DelaWELL website, attended a couple of the DelaWELL onsite seminars and completed the online Wellness Assessment. I took DelaWELL’s advice on walking more, joining a gym and found inspiration through all of their employee spotlights.

Goodbye to the endless cans of soda that filled my trash can. Also, goodbye to over 60 lbs! Now I’m holding in the low 220’s, can fit into a pair of 34 pants again and my blood sugar is where it should be. My back and joints don’t hurt as much as they used to and I sleep much better at night. One tip I would like to share is if you do lose a bunch of weight, get rid of all of your BIG clothes. If you don’t have them to fall back on you’ll be less likely to gain the weight, especially if you have to start buying new clothes again.”

Has the DelaWELL program impacted your overall health? Do you have a success story that will encourage your co-workers along their path to wellness? If so, we would like to hear from you! Send us an e-mail at Employee.Wellness@state.de.us for possible posting in an upcoming edition of WellAWARE and on the DelaWELL website.

To read more participant health testimonies, visit www.delawell.delaware.gov and click on the “Motivation Station” link

Healthy Recipe

apple celery stuffing



You don't need a stick of melted butter to moisten stuffing. A flavorful broth adds richness and not a gram of fat.

Takes 30-60 minutes
Makes 8 to 10 servings

INGREDIENTS:

- No-stick cooking spray
- 1 medium onion, diced
- 2 ribs celery, strings removed, ribs diced
- 2 large red apples, such as Cortland or Braeburn, chopped
- 7 cups whole-wheat bread cubes
- 3/4 cup (6 fl oz/180 ml) low-sodium chicken broth or vegetable broth
- 3 egg whites, lightly beaten
- 2 teaspoons chopped fresh thyme
- 2 teaspoons chopped fresh sage
- Salt and freshly ground black pepper, to taste

PREPARATION:

1. Preheat oven to 350° F (175°C). Lightly spray a 2-quart (2-liter) baking dish with cooking spray.
2. Lightly spray a large sauté pan with cooking spray and set pan over medium-low heat. Add onion and celery and cook until soft, about 10 minutes. Add apples and cook, stirring, for 2 minutes. Stir in thyme, sage, salt and pepper.
3. Transfer the apple mixture to a large bowl. Add bread cubes, broth and egg whites, tossing gently to mix. Transfer to the prepared baking dish. Lightly spray a piece of aluminum foil with cooking spray and cover mixture.
4. Bake for 30 minutes. Remove foil and continue to bake until the top browns. about 20 minutes longer.

NUTRITION INFO

PER SERVING

105 Calories
1.0g Fat
0.2g Saturated fat
4.0g Protein
22g Carbohydrate
3.1g Fiber
416mg Sodium

For more great healthy recipes, visit the
DelaWELL Health Portal at
<https://delawell.alerehealth.com>.



The Fitness Guru Says...



Question of the Month: "What is GERD?"

Dear Employee,

Good timing on your question! **November 18 – 24, 2012 is Gastroesophageal Reflux Disease Awareness Week.**

Gastroesophageal reflux disease (GERD) is a disorder of the esophagus that causes frequent symptoms of heartburn (The heartburn usually feels like a burning pain that begins in the chest and may travel upward to the throat).

GERD occurs when a muscular ring called the lower esophageal sphincter (LES) is weakened, which permits irritating stomach contents to pass up into the esophagus, resulting in heartburn. Many people also feel a regurgitation of stomach contents into the mouth, leaving an acid or bitter taste. Some people with GERD may also have coughing while lying down, increased production of saliva and difficulty sleeping after eating.

The following self-care steps may be helpful in dealing with GERD:

- **Kick unhealthy habits** - Avoid smoking and excessive alcohol to ease irritation that could lead to cancer of the esophagus.
- **Slim down** - Aim for a healthy weight to reduce your risk of developing GERD.
- **Uncover the irritants** - Experiment with your diet to find out what triggers the discomfort; high-fat foods, spicy foods, peppermint, spearmint, chocolate and acidic beverages are all potential culprits
- **Schedule your meals** - Avoid eating prior to exercise and right before bedtime to reduce symptoms.
- **Address your stress** - Recognize and deal with the things that are causing stress in your life.

These recommendations are not comprehensive and are not intended to replace the advice of your doctor.

For more information on GERD, please call Nurse24 at (866) 674-9103 and/or visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>.

Best of Health!
F.G. (a.k.a. Fitness Guru)

State of Delaware Weight Watchers Offerings And Discounted Pricing



1. Weight Watchers Meetings with Monthly Pass - With Monthly Pass you can get the convenience of Weight Watchers meetings in your workplace and unlimited meetings in your local community. Get FREE eTools, the Internet weight loss companion that helps you stay on track between meetings. The discounted State of Delaware monthly price for Weight Watchers meetings with Monthly Pass is **\$36.50 per month**. **Your Meetings with Monthly Pass membership will automatically renew each month at the discounted price until you cancel (State of Delaware Weight Watchers Offerings and Discounted Pricing are currently available 7/1/12 through 6/30/13). Your account will be charged up to 15 days prior to your renewal date to ensure you receive your new Monthly Pass card on time.**

2. Weight Watchers Online – With Weight Watchers Online, you can follow the plan step-by-step entirely online with interactive tools and resources like a weight tracker, progress charts, restaurant guides and much more. It is available in two versions specifically designed for men and women with tailored content that speaks directly to each audience. The discounted State of Delaware monthly price for Weight Watchers Online is **\$16.10 per month**. **Your Weight Watchers Online subscription will automatically renew each month at the discounted price until you cancel (State of Delaware Weight Watchers Offerings and Discounted Pricing are currently available 7/1/12 through 6/30/13).**

Prescription Drug Update:

Herpes Zoster (Shingles) Vaccine

Zostavax, a vaccine that can help prevent Herpes Zoster, also known as shingles, is recommended for adults 60 years of age or older by our medical community. Members should have a discussion with their physician to determine if this vaccine is appropriate for them.

Additional information can be found at http://ben.omb.delaware.gov/script/documents/esi/shingles_vaccine.pdf



Diabetes and Your Vision

Diabetes is a disease in which the pancreas cannot produce insulin or the body cannot use insulin efficiently. Insulin is needed to break down sugars and starches and turn them into energy for your body. The American Diabetes Association reports that 20.8 million people are afflicted with diabetes in the United States. If diabetes is left untreated, eye diseases such as retinopathy (damage to the retina), [cataract](#) (clouding of eye lens) and [glaucoma](#) (increased fluid pressure in the eye) could develop, blurring vision and eventually causing blindness.

The early symptoms of diabetic retinopathy may be hard to detect. Other vision impairments associated with diabetes are fluctuating vision, loss of central or peripheral vision and spots or flashes in front of the eye.

With the pupil dilated, an ophthalmologist or optometrist can examine the retina for signs of eye diseases including diabetic retinopathy. If diabetic retinopathy is detected, it can be treated by laser surgery. While there is no cure for diabetes or diabetic retinopathy, proper medication, close monitoring of blood sugar levels, a healthy diet and regular exercise help manage this disease and reduce the likelihood of vision-related complications. For more information, visit the [American Diabetes Association](http://www.american-diabetes-association.org).

To learn more about your vision benefits, please visit www.eyemedvisioncare.com

*And click the **Members** tab.*