HEART DISEASE

doesn't care what you wear

IT'S THE #1 KILLER OF WOMEN

These women know The Heart Truth—no matter how great you look on the outside, heart disease can strike on the inside. And being a woman won't protect you.

Try these risk factors on for size: Do you have high blood pressure? High blood cholesterol? Diabetes? Are you inactive? Are you a smoker? Overweight? If so, this could damage your heart and lead to disability, heart attack, or both.

The Red Dress is a red alert to take heart disease seriously. Talk to your doctor and get answers that may save your life. The Heart Truth is, it's best to know your risks and take action now.

www.hearttruth.gov

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
National Heart, Lung, and Blood Institute; National Institutes of Health • Office on Women’s Health

American Heart Association • WomenHeart: the National Coalition for Women with Heart Disease
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Guard Against Medical Scams

Before you invest in a medical product or treatment, check the source of the information you’re provided. In general, bogus medical products and information aren’t backed by credible references, although many may give you the illusion they are.

Research the product or treatment by visiting reputable, nonprofit Web sites, such as www.healthfinder.gov, a U.S. government site; and www.quackwatch.com, a physician-run Web site devoted to unearthing consumer medical fraud. Show the information to your doctor during your next visit. He or she can help you medically evaluate the information. Even something that seems harmless, such as a vitamin or an herb, can have side effects or cause adverse interactions with medications you already take.

Make sure the company you’re buying from is based in the United States by calling its telephone number and verifying its U.S. address. The Federal Trade Commission regulates U.S. businesses. If you don’t get what you ordered, you can complain. But if you order from a foreign company, you’ll lose your money if it doesn’t deliver. Also beware of medical treatments or products that use promotional language such as “breakthrough,” “cure” or “guaranteed results.”

Help! My Doctor Is Billing Me

Have you ever received a bill from your doctor or other health care provider, but you didn’t know why? Health care providers can bill you for copayments, deductibles, coinsurance and non-covered services, as specified in your health benefits policy. If you do receive a bill, but you don’t understand the charge, call our Member Services department at the telephone number on your ID card. We can tell you whether you should pay the charge. If there was a billing error, we can help you resolve the issue with the provider.

Mental Health or Substance Abuse Complaints

If you have mental health and substance abuse benefits with CareFirst BlueCross BlueShield (CareFirst) and are dissatisfied with the care or service you have received, please contact us to file a complaint. Call our Member Services department at the telephone number on your ID card, or write to us at: CareFirst BlueCross BlueShield Quality Improvement Department, BALT 56 100 S. Charles St., Tower II Baltimore, MD 21201-2707

For additional information, visit www.carefirst.com
Health Care By the Numbers:
WAITING TO SEE THE DOCTOR

These are CareFirst BlueCross BlueShield’s guidelines for how long you should have to wait for an appointment after calling your doctor.

An appointment with your primary care physician:

Preventive Care (routine physicals, shots or tests): within 30 days

Scheduled medical care (treatment for conditions, such as high blood pressure or diabetes, follow-up appointments, test results): within 14 days

Urgent care (care for serious injury, infections or injury that could endanger your life or health): within 24 hours

An appointment for mental health care:

Life-threatening emergency (a sudden event that endangers your health or safety or that of others, such as attempted suicide): at once

Nonlife-threatening emergency (a situation in which you need rapid intervention to protect your safety): within six hours

Urgent care (a condition showing severe signs that could endanger your health or safety or that of others if not treated): within 48 hours

Scheduled visit (follow-up to a previous visit, a planned periodic visit or a visit without signs of a specific illness): within 10 business days

How Does It Work?
The length of time you must wait for appointments usually depends upon the urgency of your problem. Someone with a high fever and vomiting may need care sooner than someone with a less severe condition that has been present for a week. Most offices set aside a few appointments each day for urgent visits, although you may not always be able to get the time that’s best for you. When you have a last-minute appointment, you may wait in the office longer than usual because the doctor is fitting you into an already tight schedule.

Remember, your doctor’s schedule can change due to emergency. When you arrive for your appointment, ask the office staff if the doctor is on time. If you wait more than 20 minutes past your scheduled time, and no one has spoken to you, ask the receptionist how soon you can expect to be seen. You may then decide if it would be more convenient to reschedule your appointment.

CareEssentials: PREFERRED DRUG LIST

If you have prescription benefits with CareFirst BlueCross BlueShield (CareFirst) through your employer, your coverage is based on our preferred drug list, or formulary. The preferred drug list is a group of generic (tier 1) and certain preferred brand-name (tier 2) drugs. Drugs that are not on the formulary are called nonpreferred (tier 3) drugs and are covered as part of your plan, although your payment will be more for these drugs. The preferred drug list is part of CareEssentials, our program that provides you with the resources you need to make intelligent health care decisions that will keep you healthy or make you well.

A committee of practicing doctors and pharmacists from the community and CareFirst select the drugs on the preferred drug list. Drugs are chosen because of their quality, effectiveness, safety and cost. The preferred drug list also changes as new drugs enter the market and as generic equivalents become available. For the most current preferred drug list, please visit www.carefirst.com and click on “Prescription Drug Information” in the Solution Center.

Print a copy of our current preferred drug list to bring to your next doctor’s visit. Discuss the medicines you are taking and check whether they are on the preferred drug list. If your medicine is not on the list, you can ask your doctor if there are more affordable alternatives that may be right for you.
Every year, CareFirst BlueCross BlueShield (CareFirst) publishes this notice informing you of your benefits for the following services.

**Habilitation services**
CareFirst provides coverage for habilitative services to members younger than the age of 19. This includes habilitative services to treat congenital or genetic birth defects, including a defect existing at or from birth, a hereditary defect, autism or an autism spectrum disorder, and cerebral palsy.

Habilitation services include speech, physical and occupational therapies. CareFirst must preapprove all habilitative services. Any deductibles, copayments and coinsurance required under your contract apply. Policy maximums and benefit limits apply. Habilitative services are not counted toward any visit maximum for therapy services.

Please note that any therapies provided through the school system are not covered by this benefit. This coverage applies only to contracts sold to businesses based in Maryland. Check your contract coverage to determine if you are eligible to receive these benefits.

If you have questions regarding any of these services, contact Member Services at the number on your ID card.

**Benefits for mastectomy-related services**
CareFirst offers benefits for mastectomy-related services, including:
- all stages of reconstruction of the breast that underwent the mastectomy
- surgery and reconstruction of the other breast to produce a symmetrical appearance
- prosthesis (artificial breast) and treatment of the physical complications that occur at all stages of the mastectomy, including lymphedema (swelling)

You and your physician will determine the appropriate plan to treat your condition. These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits covered under your health plan. Please refer to your benefit guide or evidence of coverage for more details or call Member Services at the number on your ID card.

**Coverage for home visits**
CareFirst provides coverage for home visits to members who undergo a mastectomy (the surgical removal of all or part of the breast as a result of breast cancer) or the surgical removal of a testicle. Coverage includes one home visit that occurs within 24 hours after discharge from the hospital or outpatient facility and an additional home visit if prescribed by the member’s doctor.

To be eligible, the member must be in the hospital fewer than 48 hours or have the procedure performed on an outpatient basis. This coverage applies only to contracts sold to businesses based in Maryland. Please check your contract coverage to determine if you are eligible for these surgical procedure benefits.

**Benefits for mothers, newborns**
Under the Newborns’ and Mothers’ Health Protection Act, CareFirst offers coverage for inpatient hospitalization services for a mother and newborn child for a minimum of:
- 48 hours of inpatient hospitalization care after an uncomplicated vaginal delivery
- 96 hours of inpatient hospitalization care after an uncomplicated cesarean section

If the mother and newborn remain in the hospital for at least the length of time provided, coverage includes a home visit if prescribed by the attending physician. The mother may request a shorter length of stay if, after talking with her physician, she decides that less time is needed for her recovery.

If the mother and newborn have a shorter hospital stay than listed above, coverage includes one home visit scheduled to occur within 24 hours after hospital discharge and an additional home visit if prescribed by the attending physician.
How To Obtain Proof of Prior Health Coverage

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) ensures that members ages 18 and older who have health insurance through a prior employer will not have a gap in coverage if they leave or lose their jobs. If you terminate your coverage with CareFirst BlueCross BlueShield (CareFirst), you will receive a certificate of creditable coverage showing the amount of time you have had health insurance coverage, up to two years. You can use this proof of coverage to waive any waiting periods, exclusions or medical underwriting for a pre-existing condition that may be part of your next health plan if you have no break in coverage for more than 63 days.

To request a certificate of creditable coverage from CareFirst, call Member Services at the telephone number on your membership ID card. You will receive a certificate within 14 days. To request a certificate of creditable coverage to verify your prior health coverage dates, call your previous health insurer's Member Services department. This phone number is usually printed on your member ID card.

If you are unable to get a certificate of creditable coverage from your prior health insurance carrier, CareFirst will accept a letter from the employer with whom you had prior health coverage regarding your health insurance coverage dates. Contact the Human Resources department of your previous employer to request this letter.

If you are unable to obtain a letter, CareFirst will accept a copy of your prior health plan ID card showing your effective coverage dates.

New Options
Cosmetic Dentistry Discounts

Members may receive a 20 percent discount on cosmetic dentistry services through TruReflection. The discounted cosmetic dental procedures include whitening, veneers, cosmetic bridge, filling replacement and cosmetic crown.

To find a provider near you, contact TruReflection at 800-398-7075 or www.truvision.com/carefirst. Or, go to www.carefirst.com and click on “Options Discount Program” in the Solution Center.

Keep Your Medical Records Current

Keeping your medical records up to date helps your doctor get a better picture of your health, which helps you get better care. Each doctor's office keeps a copy of your medical records.

If you are a new member, we encourage you to transfer your previous medical records to your current doctor's office. Transferring your records to your doctor's office will give your doctor easier access to your medical history. Your previous doctor may charge you a fee for this transfer of records. Your medical records are kept in confidence and only will be released as authorized by law.
Our mission is your health.

CareFirst Commitment

No name is more synonymous with quality and trust than Blue Cross Blue Shield. Through our ongoing CareFirst Commitment program, the people of CareFirst BlueCross BlueShield (CareFirst) are working to deepen your trust and strengthen our commitment to the communities we serve. CareFirst Commitment benefits the region on three fronts.

Ensuring Affordability
Health care can't be accessible if it isn't affordable. We are committed to making health care more affordable for more people by supporting efforts to effectively manage care costs, offering competitively priced products and offering new, lower-cost coverage options.

Raising the Bar on Quality
CareFirst is supporting and participating in major initiatives to enhance health care quality and improve the safety of care. One such effort — called Bridges to Excellence — rewards physicians for taking concrete steps that support optimum patient care and produce better outcomes.

Closing the Gaps
The people and communities we serve are diverse and growing ever more so. So, too, are the disparities in the quality of their care. As part of CareFirst Commitment, we have developed partnerships with community-based organizations and expanded our offerings to meet specific health care needs throughout the region.

Every day, just as we have for more than 70 years, we will work to earn your continued trust and confidence. At CareFirst, our mission is your health.
CareFirst Donation To Make Hospitals Safer

As part of the CareFirst Commitment, which supports efforts to increase the accessibility, affordability and quality of health care throughout its market areas, CareFirst BlueCross BlueShield (CareFirst) has teamed up with the Delmarva Foundation to sponsor 100,000 Lives and Beyond. The goal of the three-year collaborative effort is to make the Mid-Atlantic region's hospitals the safest in the nation.

Through a $450,000 donation, CareFirst is funding 100,000 Lives and Beyond, which is managed by the Delmarva Foundation, a not-for-profit organization that works with area hospitals. The initiative supports the Institute for Healthcare Improvement's national effort to save 100,000 lives by improving health care through intensive team workshops and interventions over an 18-month period.

CareFirst's David D. Wolf, executive vice president, Medical Systems and Corporate Development, was one of the featured speakers at the launch last fall in Washington, D.C.

“Research clearly shows that far too many Americans die preventable deaths in hospitals every year,” said Mr. Wolf.

“We can greatly reduce deaths by taking such relatively simple steps as ensuring that patients showing symptoms of heart attack are given aspirin or by preventing infections by setting an expectation that all health care providers wash their hands consistently when moving from patient to patient,” he said.

My Account

Find online information about your medical plan:
• deductibles, coinsurance and maximums
• claims status
• medical benefits
• remaining balance on deductibles
Send secure e-mail to Member Services.

Using My Account is easy.
2. Register on our secure server using the membership number and group ID number on your ID card.

Available 7 a.m. to midnight on weekdays • 9 a.m. to 4 p.m. on Saturdays and Sundays
Note: While claims information is available to all members, some members do not yet have access to all features.
CareFirst BlueCross BlueShield’s Privacy Practices: Our Commitment to Our Members

When you apply for any type of insurance, you disclose information about yourself and/or members of your family. The law regulates the collection, use and disclosure of this information. We take safeguarding your personal information very seriously at CareFirst BlueCross BlueShield (CareFirst). We are providing this notice to inform you of what we do with the information you provide to us.

Categories of information we may collect
We may collect personal, financial and medical information about you from various sources, including:
- information you provide on applications or other forms, such as your name, address, Social Security number, age, salary and gender
- information pertaining to your relationship with CareFirst, its affiliates or others, such as your premiums, policy coverage and claims payment history
- information (as described in preceding paragraphs) that we obtain from any of our affiliates
- information we receive about you from other sources, such as your employer, your provider and other third parties

How we use your information
We use the information we collect about you in connection with underwriting or administration of an insurance policy or claim or for other purposes allowed by law.

At no time do we disclose your personal, financial and medical information to anyone outside of CareFirst unless we have proper authorization from you or we are permitted or required to do so by law. We maintain physical, electronic and procedural safeguards in accordance with federal and state standards that protect your information, whether the information is spoken, electronically transmitted or written on paper.

In addition, we limit access to your personal, financial and medical information to those CareFirst employees, business partners, providers, benefit plan administrators, brokers, consultants and agents who need to know this information to conduct CareFirst business or to provide products or services to you.

Disclosure of your information
To protect your privacy, affiliated and nonaffiliated third parties of CareFirst are subject to strict confidentiality laws. Affiliated entities are companies that are part of the CareFirst corporate family and include health maintenance organizations (HMOs), third-party administrators, health insurers, long-term care insurers and insurance agencies.

In certain situations related to our insurance transactions involving you, we disclose your personal, financial and medical information to a nonaffiliated third party that assists us in providing services to you.

When we disclose information to these critical business partners, we require them to agree to safeguard your personal, financial and medical information; use the information only for the intended purpose; and abide by the applicable law.

The information CareFirst provides to these business partners can only be used to provide services we have asked them to perform for us or for you and/or your benefit plan.

Changes in our privacy policy
CareFirst periodically reviews its policies and reserves the right to change them. If we change the substance of our privacy policy, we will continue our commitment to keep your personal, financial and medical information secure— it is our highest priority. Even if you are no longer a CareFirst customer, our privacy policy will continue to apply to your records.

For More Information
You may request a copy of our complete privacy notice at any time. If you want more information about our privacy practices or have questions or concerns, please call the Member Services number on your ID card. Our current and complete privacy policy is also available online at www.carefirst.com.
Why should you choose Medi-CareFirst Rx for your Medicare Prescription Drug Plan?

1) A name you can trust. Medi-CareFirst Rx is from the people at CareFirst BlueCross BlueShield. With more than 70 years of experience, we’re not new to health care … or to people with Medicare.

2) Comprehensive prescription coverage. Some plans limit medications available to their members. But with Medi-CareFirst Rx, our affordable plans cover all medications approved for the Medicare Prescription Drug Program — both brand name and generic.

3) We take the time to answer your questions. We recognize that you might have questions about how the Medicare Prescription Drug Plan works and how much you can save. Give us a call and let’s talk.

Call today for FREE information:

1-800-948-7490
TTY: 1-888-784-0868
Open enrollment until May 15, 2006.

Medi-CareFirst is the business name of First Care, Inc. and is an independent licensee of the Blue Cross and Blue Shield Association. ®Registered trademark of the Blue Cross and Blue Shield Association. ®Registered trademark of CareFirst of Maryland, Inc. Medi-CareFirst contracts with the Federal Government.
Each winter, millions of people suffer from the flu, a highly contagious infection. It spreads easily from person to person mainly when an infected person coughs or sneezes. Flu, the short name for influenza, is caused by viruses that infect the nose, throat and lungs. It usually is a mild disease in healthy children, young adults, and middle-aged people. However, flu can be life threatening in older adults and in people of any age who have chronic illnesses, such as diabetes or heart, lung or kidney diseases.

You have probably heard in the news about another more deadly type of flu, the avian or bird flu. As of the date of publication of this article, the bird flu has not spread to the United States. However, medical experts fear that this virus may travel around the world at some point.

Can flu be prevented?
Getting a flu shot is the best way to protect yourself from influenza, although it will not prevent the bird flu. However, there are other steps you can take to protect yourself and prevent the spread of either type of flu:

- Wash your hands often with soap and water for at least 15 to 30 seconds.
- Keep your hands away from your nose, eyes and mouth. If flu germs get on your hands, you can infect yourself by rubbing your eyes or touching your nose or mouth.
- Wash your hands after you’ve handled objects, such as doorknobs, telephones and toys.
- If you are sick, stay home and get the rest you need.
- Avoid exposure to the virus. Crowds of people may mean a lot of flu virus in the air. If you can’t avoid exposure, limit the time you stay in the same room with a sick person, and keep a distance from people who are coughing and sneezing.
- Don’t share your personal items, including towels, washcloths, silverware, cups, glasses, straws, razors and toothbrushes.
- Keep up your resistance to infection with a good diet, plenty of rest and regular exercise.

For the latest updates on the flu, visit the Centers for Disease Control and Prevention’s Web site at www.cdc.gov.

How Is Flu Treated?
Because colds and flu are caused by viruses, there is no cure. Antibiotics are not effective against flu viruses either. You just have to let the flu run its course. Pamper yourself by resting and drinking plenty of fluids. Talk with your doctor about over-the-counter medicines that may help ease your symptoms.
If you’re seeking resolutions that will promote your overall good health while fitting in naturally with your normal routine, look no further.

The following resolutions are easy to keep. They emphasize positive actions, so you can focus on success instead of failure. Keep just one of them, and you’ll feel better when next year rolls around.

Eat smart
One thing you can do to make sure you eat a balanced, healthful diet is to cut the fat, which is the major source of extra calories. No more than 25 to 35 percent of your calories should come from fat, with as little saturated and trans fats as possible.

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**Focus on your success instead of failure.**

Trim fat from your diet with simple substitutions, such as:
- low-fat frozen yogurt for ice cream
- oil-free salad dressing for oil-based salad dressing
- lean cuts of meat or fish for well-marbled steaks

Another way to improve your diet is to eat more fruits and vegetables. Studies show a daily diet containing at least five servings of fruits and vegetables can reduce your risk of developing certain cancers.

To add extra fruit to your diet:
- Drink 100 percent fruit juice with your meals.
- Have a mid-morning fruit snack.
- Double the amount of vegetables in soups and stews.

Quit smoking
Within 24 hours after having your last cigarette, you will notice real health benefits:
- Your blood pressure and pulse will return to normal.
- You’ll have better circulation in your hands and feet.
- Your risk for heart attack will start to decrease.

Walk
Walking at a moderate pace for 30 to 60 minutes most days of the week will help you maintain aerobic fitness and decrease your risk for heart disease. It will also keep muscles flexible, reduce stress and help prevent osteoporosis.

Check your cholesterol
A blood test called a lipoprotein profile will tell you your cholesterol levels. The recommended cholesterol levels are:
- Total — less than 200 mg/dL
- LDL (bad) — less than 100 mg/dL

If your cholesterol levels are not in the recommended range, talk with your doctor about how to lower them. Diet and exercise may be enough, but you may also need medication.

Drink alcohol in moderation
Women and those older than 65 should have no more than one drink a day, and men should have no more than two.

Drinking at these levels usually is not associated with health risks and may help prevent certain forms of heart disease.

Manage your stress
Uncontrolled stress can have a negative impact on your physical and mental well-being.

Regular exercise and relaxation techniques, such as focused breathing or enjoying a hobby on a regular basis, can help you relieve anxiety.
Did you know that a complete record of all your personal health information probably doesn’t exist? Each one of your health care providers keeps a separate medical record on you, but there is no system in place to compile all this information into one file.

As a result, the doctors, nurses, specialists and other health care professionals who provide your treatment and care have an incomplete story about your health. Before this negatively affects your medical care, take a proactive step: Create your own personal health record (PHR) and update it every time you visit a health care provider.

“Keeping your own personal health record allows you to provide doctors with valuable information that can help improve the quality of care you receive,” says Jill Burrington-Brown, M.S., RHIA, practice manager at American Health Information Management Association in Chicago.

A PHR can help reduce or eliminate duplicate tests and allow you to receive faster, safer treatment and care in an emergency. It also can help you play a more active role in your health care.

What is a PHR?
Your PHR is made up of many reports. The specific content depends on the type of health care you’ve received throughout your life.

Documents common to most health records include medication records, health history, physical exam notes, progress notes, physicians’ orders to other members of your health care team, X-ray and lab reports, and immunization records.

Creating a PHR
To start your PHR, request copies of your current health records from all your health care providers. Since 2003, the federal Health Insurance Portability and Accountability Act (HIPAA) ensures you’re able to view, request changes to and obtain copies of these documents.

Contact your doctor’s office or the health information management or medical records staff at any hospital or facility where you received treatment and ask for an “Authorization for the Release of Information” form. Ask in advance how much it will cost to fulfill your request.

“Your personal health record can be as simple as a file folder of records kept in your home, or it can be maintained on your home computer or through a reputable Web site,” says Ms. Burrington-Brown. “The key is to have information at hand and up-to-date.”

Keep an Online Record
Keeping an online health record will enable you to store your medical history in case of emergency or natural disaster. Visit My Care First, the health and wellness section of www.carefirst.com, to create your personal health record. Go to the Your Health section on the left side of the page and click on “Your Personal Health Record.” All records are private, as required by federal law.
Partner WITH Your Doctor ‘in Sickness and in Health’

It’s no picnic being a patient. But as long as you have to be one, it pays to take an active role in your health and work in partnership with your doctor.

When you do, you receive more thorough care, you’re more apt to follow through with treatment and you help cut the risk for medical mistakes.

“Studies have shown that patients who play an active role in their health care are more likely to have better health outcomes,” says Judith Greenfield, Ph.D., R.N., founder and president of the Healthcare Communication Project in Stone Ridge, N.Y.

A lot of trends are helping to turn patients into consumers: the Web’s wealth of information, drug-company ads and insurance plans that ask workers to pay more of their medical bills. As a result, patients want to be more involved in their care. While some doctors resist, many more welcome a true partnership with patients.

Don’t wait until your health declines to start building a relationship with your doctor. Do it now, so you can rely on it in sickness and in health.

Your Doctor’s Role
As part of a successful partnership with your doctor, you should reasonably expect your doctor to:

- treat you with respect and compassion
- welcome your questions
- give you time to discuss concerns
- explain medical issues to you in clear, understandable language
- allow you to participate in decision-making concerning your health and treatment
- provide an environment of openness and support

Your Role
Take these steps to become a partner in your health care:

- Know when to seek medical and preventive care.
- Provide honest information.
- Live a healthful lifestyle.
- Work with your doctor to make decisions about your health.
- Keep your own medical records.
- Become knowledgeable about your medical problems.
- Write down any questions you have before you see the doctor.
- Discuss with your doctor details about your illness and any fears or concerns you have.
- Know all treatment options.
- Write down your doctor’s instructions.
- Tell your doctor if you don’t agree with or understand what he or she tells you.
Exercise: The Miracle Medication

by Richard Safeer, M.D., F.A.A.F.P.

What would you say if I told you there was one prescription you could take to decrease your risk for heart disease, colon cancer, breast cancer, stroke, osteoporosis, diabetes, depression and anxiety? Would you take it? What if I told you that you would also save $1,000 for every year you remained on the medication?

There’s no catch. In fact, this medication has been available for years, is well studied and proven safe and effective. Millions already take it. What is the name of this miracle medication? Exercise. It’s not available in a neat, little pill; rather, it requires things like sneakers, a ball, a racquet or a jump rope.

Most mornings, I leave my home in Owings Mills, Md., drop off my children at their preschool and drive to work. I sit at a desk or in meetings most of my workday. Like most Americans, I don’t have a physically active job.

To make up for it, my wife and I set aside some time in the evenings and on weekends to exercise, something three out of four U.S. adults fail to do. In fact, one in four get little or no exercise. The Centers for Disease Control and Prevention (CDC), along with the American College of Sports Medicine, recommends adults get at least 30 minutes of moderately intensive physical activity daily. You could lose up to 26 pounds in one year simply by walking an additional 30 minutes every day. That’s about the same as working off the calories in a candy bar every day.

Health benefits

The media focuses a lot of attention on such health issues as obesity, breast cancer, high cholesterol, impotency, pregnancy and HIV. But, when was the last time you saw a sign promoting the health benefits of being physically active?

Economic Costs of Inactivity

Research has shown that people who are physically active, on average:

- have lower annual medical costs
- require fewer hospital stays and doctor visits
- use fewer medications
- miss fewer days of work
- are more productive at work than physically inactive people

A 2000 study by the Centers for Disease Control and Prevention found that more than $76 billion in annual medical costs could have been saved, if the sedentary U.S. population became moderately active. In fact, when researchers added the direct medical expenses of inactive Americans to the productivity losses associated with a physically unfit workforce, the cost approached $150 billion.
benefits of exercise? The facts prove it: Our inactive lifestyles contribute to an estimated 255,000 preventable deaths a year, according to the National Institutes of Health. What should be a very simple message seems difficult to publicize.

No one disputes that breast cancer is a terrible disease. The American Cancer Society (ACS) says it takes nearly 41,000 lives every year. But, if there is a race to cure breast cancer, why isn’t there a race to get people off the couch? Exercise, along with other lifestyle changes and regular screenings, could cut the number of cancer deaths in the United States by half, the ACS says.

Further, a regular walking regimen can reduce the risk of developing diabetes by as much as 43 percent, obesity by 30 percent and stroke by 20 percent.

In addition to preventing chronic conditions, exercise also reduces stress. This is significant because the journal The Science of Health Promotion says one in five people reports life as “extremely stressful.” Stress can affect individuals in many different ways, such as headaches, poor sleep and upset stomach. The cost of treating stress-related health problems is more expensive than even the cost associated with cigarette smoking.

How we can help
Our busy lifestyles often don’t leave much time for regular exercise. The Blue Cross and Blue Shield Association has created WalkingWorks, a program that promotes exercise during the workday. CareFirst BlueCross BlueShield recently partnered with the Occupational Health Service unit of the Department of Health and Human Services for a pilot WalkingWorks program that we hope will become the blueprint for the rest of our members.

What’s the best prescription for health and wellness? Exercise.

About the author: Dr. Safeer is Medical Director, Preventive Medicine and Health Promotion, for CareFirst BlueCross BlueShield.

Did You Know?

Insurance claims for people who exercise average between $400 and $1,000 less than for those who don’t exercise.

Source: Department of Health and Human Services
Why Haven’t You Had a Colon Cancer Test Yet?

“It’s too personal to talk about.”
“I don’t understand how the test works.”
“I’ll get tested if I start feeling bad.”

These are some of people’s excuses for not getting tested for colon cancer.

The following information from the American Cancer Society shows why it’s important for people ages 50 and older to be tested.

Should I be concerned about colon cancer?
If you’re 50 or older, you need to think about colon cancer because it occurs mostly in men and women in that age group.

For some patients, screening needs to begin at an earlier age. Check with your doctor to see if you’re at risk.

But no one in my family has had colon cancer.
Most people who get colon cancer have no family history. And you can have the disease and not even know it. If you have a parent, brother or sister, or child who has had colon cancer, then testing is even more important for you.

I feel fine.
You have the power to stop colon cancer before it starts. Colon cancer starts with a growth that is not cancer yet. Testing can help your doctor tell if there is a problem, and some tests can find a growth before it becomes cancer. Most people who have these growths removed never get colon cancer. If colon cancer is found, you have a good chance of beating it with treatment if it is found early. And testing can find it early.

My doctor hasn’t talked about it.
As you get older, you have more health concerns. Your doctor has a lot to talk to you about. If your doctor does not mention getting tested for colon cancer, don’t be afraid to ask about it. There’s more than one way to get tested, so you and your doctor should choose the test that’s best for you.

You owe it to yourself and the people who love you to take care of yourself.

Questions To Ask Your Doctor

- I’m over 50. Should I get tested for colon cancer?
- I’ve read that there’s more than one test for colon cancer. Which one do you think is right for me?
- How is the test done? How do I prepare for it? What will happen to me, and how will it feel?
- Now that I’m 50, what other cancer tests should I have?

Ask for Help

Asking about colon cancer testing isn’t always easy. You can call the American Cancer Society (ACS) at 800-ACS-2345 to learn more about the tests, get help to talk with your doctor or talk about your concerns. You can also visit the ACS Web site at www.cancer.org.
Can Boomers Find a Balance?

Sorry, baby boomers, but you’re not kids anymore. The leading edge of the 80-million-strong baby boomers, born between 1946 and 1964, turns 60 this year.

Although baby boomers are more active than any earlier generation, they can’t stop the clock. Age brings many changes, and boomers must find a new balance, adjusting the way they live and caring for themselves to make the years ahead happy and healthy.

The secret? Act your age. “When people are younger, they can get away with a lot that they can’t get away with when they get older,” says David Ruben, M.D., former director of the UCLA Center on Aging.

You should look at what you are doing and what you should be doing to stay healthy. “Psychologically it’s hard, but physically it’s not,” he says.

Don’t smoke
The health risks associated with smoking will drop once you quit. For example, after five years, ex-smokers are no more likely to get coronary heart disease than those who never smoked.

Watch what you eat
“As you get into your 50s and 60s, you’re going to gain weight because the body can’t burn as much fuel, even when active,” says William Greenough, M.D., professor of geriatric medicine at Johns Hopkins University School of Medicine in Baltimore.

To maintain a healthful weight and help prevent diseases such as heart disease, cancer and stroke, eat fruits, vegetables, whole grains and foods low in fat and cholesterol.

Get a move on
Physical activity is crucial for those who want to remain healthy and active, so make sure you’re getting at least 30 to 60 minutes of it a day, most days of the week.

You also may need to adjust your exercise routine as you age. For example, if you used to be a runner, it may be time to think about biking, swimming or yoga, which puts less stress on your joints.

See your doctor
As you age, it’s important to see your doctor regularly for checkups and routine medical screenings, which can spot post-50 health conditions that can be treated early: hypertension, high cholesterol, diabetes, osteoporosis, cancers (especially breast, colon and skin) and depression.

Regular dental visits once or twice a year can help keep your teeth and gums in good shape. Annual eye exams will check for glaucoma, cataracts, macular degeneration and other age-related vision problems.

Stay sharp
Perform mentally stimulating activities to help preserve memory. These activities include reading, playing cards, doing crossword puzzles, going to museums, learning to play an instrument, changing careers or starting one, trying a new hobby and volunteering.

Be positive
Studies show that people who maintain a positive attitude and cultivate relationships are happier and live longer. Write down all the good things in life. Focus on being satisfied with life as it is.
The definition of casserole is simple: “A dish in which food may be baked and served,” or “The food cooked and served in a casserole.”

If you look at it that way, it’s all about efficiency. Making a meal in one pot means you do everything at the same time. There’s less cleanup and, in many cases, you can prepare it in advance.

“We’re a busy society. Any time we can get in and out of the kitchen with as little fuss as possible, we do it,” says Melanie Polk, R.D., nutrition advisor for the American Institute for Cancer Research in Washington, D.C.

One-dish meals are especially good. “It’s a meal that’s thrown together,” she says, but seasoning everything at once can make it tastier.

Making more than one meal at a time is efficient. You don’t have leftovers; you have a future lunch or dinner. Turkey, for instance, isn’t just for Thanksgiving. And it doesn’t have to be whole, stuffed and cooked all day. A 5-pound turkey breast can offer turkey with gravy one night, sandwiches for lunch and a great casserole later in the week.

A one-dish meal can also help fight fat. You can use less meat or fish if you use more vegetables and grains.

What if you loved Mom’s ground beef casserole, loaded with cheese and red meat? You can make smaller portions, use leaner meat than Mom did, add more vegetables and try a low-fat cheese. Keep Mom’s seasonings and thickeners so you have the flavor.

“The major focus on modifying a traditional casserole is to look at proportions,” says Ms. Polk.

Variations

Go for two-fers. If you’re making a casserole, there’s little effort in cooking a second one. The same goes for rice, pasta and potatoes, which reheat well.

Keep it safe. It’s OK to combine refrigerated, uncooked meat and poultry with other uncooked ingredients. But refrigerate right away and cook within a day or two, or freeze. When you do cook it, you’re relying on heat to kill bacteria, so make sure you reach at least 160 degrees. Check with a thermometer.

Cut up fresh vegetables. They’ll stay tender in one-dish oven dinners with short cooking times. Raw potatoes take longest. Use smaller pieces.

If your ingredients are already cooked, you can assemble a casserole in advance.

Vary your sauces. The condensed soup Mom used is still a good starter, but now you have lots of variations: low fat, low sodium or recipe-ready. Labels can offer you ideas.

Get a head start. If your ingredients are already cooked, you can assemble a casserole in advance. If you do it the night before, cover the dish tightly and refrigerate it. When you’re ready to cook, you’ll have about an hour to set the table.

Don’t make it in the same old dish. The market offers lots of pretty, ovenproof vessels. You can change the shape of your masterpieces from deep and round to long and shallow.

Use your imagination. Think about the foods you like and come up with your own special combinations.

Correction

The Apple Coffee Cake recipe on page 21 in the winter 2005 issue of Vitality should have included 31 grams of carbohydrates in the nutrition information section. That number was inadvertently omitted. We regret the oversight.
Make these delicious one-dish recipes and get out of the kitchen faster.

Cut out these 4” x 6” recipe cards to use and save.

**Turkey Divine**

- 8 ounces linguine
- 1 tablespoon butter or margarine
- 1 tablespoon flour
- 1 can low-sodium chicken broth
- 1 five-ounce can evaporated skim milk
- 1 tablespoon chopped parsley (dried is OK)
- 2 cups cooked turkey, cut into bite-sized pieces
- 2 cups fresh chopped broccoli
- ½ cup chopped red bell pepper
- 2 cups sliced mushrooms (if they’re large, cut in half and then slice)
- ½ cup grated Parmesan cheese

Break linguine in half and cook according to package directions. Set aside.

Preheat oven to 350 degrees. In a saucepan, melt butter and stir in flour. Add chicken broth slowly, stirring to keep flour smooth. Keep stirring while cooking until sauce begins to thicken. Remove from heat and stir in evaporated skim milk and parsley.

In a shallow baking dish (about 13” x 9”), combine turkey, broccoli, red bell pepper and mushrooms with linguine. Add sauce and stir. Sprinkle top with grated Parmesan cheese.

Bake at 350 degrees for 30 to 40 minutes or until thoroughly heated.

*Serves four*

Each serving contains about 318 calories, 29 grams protein, 10 grams fat, 28 grams carbohydrates, 2 grams fiber and 606 milligrams sodium.

**New World Salmon Florentine**

- 2 cups flaked cooked salmon fillet (about 12 ounces)
- 2 cups fresh baby spinach leaves, washed and shredded
- 2 cups cooked tri-color chunky pasta
- 2 stalks celery, sliced thin
- ½ cups skim milk
- 1 teaspoon Dijon mustard
- 2 ounces shredded Gruyere cheese (about ¼ cup), divided
- ½ cup chopped sun-dried tomato pieces (not oil-packed)
- 1 teaspoon fennel seeds

Preheat oven to 375 degrees. Combine salmon, spinach, celery and pasta in an ovenproof baking dish.

Heat milk in a small saucepan; don’t let it boil. Stir in mustard and half the Gruyere until it melts. Add sun-dried tomatoes and fennel seeds. Pour sauce over salmon mixture. Top with remaining Gruyere. Cover and bake at 375 degrees for 30 minutes.

*Serves four*

Each serving contains about 361 calories, 34 grams protein, 12 grams fat, 28 grams carbohydrates, 2.5 grams fiber and 249 milligrams sodium.

For more recipes, visit our Online Weight Management Center at [www.carefirst.com/weight](http://www.carefirst.com/weight).
Your youngster has grown quiet and distant, and you’re worried he or she might be stressed or unhappy. What do you do?

“Break the silence before there’s a crisis,” urges Elizabeth Berger, M.D., a child psychiatrist in Elkins Park, Pa., and author of *Raising Children With Character: Parents, Trust and the Development of Personal Integrity*. “Even if you haven’t talked in a while, it’s never too late for a parent to approach a child or teenager and try to open the door to an honest exchange.”

As they assert their growing independence, she says young people naturally want to act and make decisions on their own, but they still need and want to maintain a close relationship with the adults in their lives.

If you’ve made sincere efforts to reach out and still can’t start the conversation, call on a professional, for example, a psychiatrist or psychologist, school counselor or member of the clergy, advises Dr. Berger.

**Watch for Signs**

Your child’s behavior can give you helpful insights into things going on in his or her life, says Elizabeth Berger, M.D., a child psychiatrist in Elkins Park, Pa.

These are nonverbal clues your child could be asking for help.

- **Out-of-control actions.** Alcohol and drug use is not only a cause for concern because of their detrimental health affects, but they also reflect that children are giving up responsibility for their lives. Truancy, bullying and legal problems also may be signs things are out of control.

- **Poor grades.** “If kids are struggling in school, they’re probably not getting something they need in other areas of their lives,” says Dr. Berger. A sudden change in grades — from A’s and B’s to C’s and D’s — can be a warning sign, too.

- **Expressions of hopelessness.** All young people have periods of unhappiness or stress, but if these feelings last for more than a few days, they’re cause for concern. Be aware of strong emotions, such as excess guilt; unusual actions, such as giving away possessions, or comments such as, “What’s the use?”

- **Risky behavior.** Children who push their luck in the face of deadly consequences are telling you they don’t see much of a future.

- **Chronic anger.** Anger is a normal human emotion, even between a loving parent and child. But most fights get resolved quickly and life goes on. Ongoing negative emotions can mean the child is locked in a power struggle with a parent, which saps a child’s energy and interferes with normal development, Dr. Berger says.
New Meningitis Shot Shields Adolescents

Infants already get it, and many college freshmen in dormitories get it on recommendation from their doctors. Now, adolescents can get it, too.

What is everyone getting? They’re getting a vaccination to protect against meningitis. Last year, the federal Advisory Committee on Immunization Practices (ACIP) approved a new meningitis vaccine for 11- and 12-year-olds and teens entering high school.

Meningitis is caused by bacteria that infect the bloodstream, brain lining and spinal cord. Though somewhat rare, meningitis can be deadly. According to the Centers for Disease Control and Prevention, it kills one in 10 victims — up to 300 Americans a year. One in five survivors may face permanent disabilities.

Who gets it?
Most meningitis patients are younger than a year old. That’s why infants get shots that fight bacteria that can cause this contagious disease.

But meningitis peaks again in adolescents and young adults. “More deaths actually occur in teenagers,” says Paul A. Offit, M.D., chief of the Infectious Diseases Section at Children’s Hospital of Philadelphia.

The ACIP has long backed meningitis shots for college freshmen, especially those who live in dormitories. A vaccine sold since 1981 protected them for three to five years.

The new meningococcal conjugate vaccine, called Menactra™, lasts longer than the old vaccine. “The advantage of Menactra is that one shot protects you, arguably, for the rest of your life,” says Dr. Offit, who served on the ACIP panel that recommended the vaccine. “And it also makes you less able to transmit the bacteria to someone else.”

According to Dr. Offit, the new vaccine protects against four of the five bacteria groups that cause meningococcal infection. “That means it protects you against about 70 percent of the meningococcal cases,” he says.

Patients with a history of Guillain-Barré syndrome who are not at high risk for meningococcal disease should not receive this vaccine.

Give Combination Vaccines a Shot

The American Academy of Pediatrics and the American Academy of Family Physicians recommend the use of combination vaccines — those that combine multiple vaccines into one shot — to reduce the number of shots children receive. This may also mean fewer trips to the doctor. You have a choice, so be sure to ask your child’s doctor about combination vaccines.

For more information on which shots your child needs, visit My Care First, the health and wellness section of www.carefirst.com. Then go to the Healthy Living section on the left side of the page and click on “CareFirst Preventive Services Guidelines.”
Heart disease is a killer, but making lifestyle changes can reduce your risk or help you control the disease if you already have it.

February is American Heart Month — the ideal time to adopt these heart-healthy habits over the next 12 weeks and start you on the road to better health and a longer life.

**Week 1:** Start exercising three times a week. Be sure to check with your doctor first.

**Week 2:** Stop smoking. If you’re having trouble, sign up for a reputable smoking-cessation program. If you don’t smoke, try to avoid secondhand smoke.

**Week 3:** Reduce your fat intake to help you lose weight and reduce your risk for heart disease and some forms of cancer.

**Week 4:** Limit saturated fat. This is one of the best ways to lower your cholesterol. These fats usually become solid at room temperature and are found mostly in butter, lard and animal fats.

**Week 5:** Reduce your daily cholesterol intake to fewer than 300 milligrams. Eat fish and skinless chicken instead of fatty cuts of red meat.

**Week 6:** Reduce your salt intake to no more than 2,400 milligrams a day. Removing the salt shaker from your table and eating fewer processed foods can help.

**Week 7:** Increase your dietary fiber to 25 to 30 grams of fruits, vegetables and whole grains every day. Increase your fluid intake to avoid constipation.

**Week 8:** De-stress. People who are chronically angry or stressed have higher spikes in blood pressure than people who aren’t. Find ways to control your stress.

**Week 9:** Read food nutrition labels. This will help ensure you eat healthfully.

**Week 10:** Find a new activity you enjoy, such as water-walking, circuit training, in-line skating or slide aerobics.

**Week 11:** Know what’s on the menu. When you eat out, try to eat as healthfully as you do at home. Avoid cream sauces, cheese sauces and fried foods. Opt for broiled, steamed or stir-fried dishes.

**Week 12:** Eat breakfast every day. Plan ahead and have nutritious foods ready to go.
You may not make all these changes successfully, but it’s important to take that first step, experts say. Once you start, you can build on your successes. You’ll see incredible results if you go all the way.

### What We’re Doing

CareFirst BlueCross BlueShield’s (CareFirst) mission includes efforts to reduce racial and ethnic health disparities in the areas we serve.

CareFirst has made a grant to the Community Health Awareness and Monitoring Program (CHAMP), a health education organization sponsored by the University of Maryland, for an innovative program that addresses the high rate of heart disease among African Americans.

The Hair Heart and Health program was introduced this month in a small number of Baltimore City hair salons and barbershops. Barbers and stylists have received training and certification as blood pressure measurement specialists, which will enable them to offer blood pressure screenings, referrals and educational materials to their clients.

### Heart Care Resources*

Have you heard about our program for members with heart disease? By enrolling, you will have telephone access to nurses, who will work with you and your doctor to develop a treatment plan, set goals and support your progress. You will also receive a new member kit and quarterly bulletins filled with tips to help you manage your condition. To find out if you are eligible, call **800-783-4582**.

You can also visit our online Heart Health Center at [www.carefirst.com/heart](http://www.carefirst.com/heart), for information and interactive tools to assess and track your heart health.

*Members whose primary insurance is Medicare are not eligible for this program and should contact the American Heart Association at [www.americanheart.org](http://www.americanheart.org) or **800-242-8721**, for more information about heart disease.
If you think you’ve been hearing a lot more positive news about breast cancer care and prevention, you’re right. And if you support prevention and research efforts, you’re part of the reason.

“Improvements in breast cancer detection and treatment have definitely shown a benefit in the past few years,” says Robert A. Smith, Ph.D., director of cancer screening for the American Cancer Society (ACS).

According to the ACS, breast cancer mortality rates are declining, while the five-year survival rate is climbing.

**Catching it early**

Why are more women surviving breast cancer? “Mostly it’s because the disease is being detected earlier, giving patients the greatest range of treatment options,” says Dr. Smith.

Early detection by regular mammograms, along with clinical breast exams, is the best way to reduce your risk, he says.

The ACS reports that mammography can reduce a woman’s risk of dying from breast cancer by as much as 30 to 50 percent, often detecting malignant tumors two years before they can be felt by a physical exam.

Women diagnosed with breast cancer also benefit from new drug therapies. Tamoxifen, the best known, reduced the recurrence of breast cancer very effectively during clinical trials. As a result, the government has approved it for use by women at high risk for breast cancer to reduce their chances of developing it.

“Right now, there’s a 96 percent survival rate for women with breast cancer that is detected while it’s still localized,” says Dr. Smith. “Compared with other cancers, breast cancer is one of the more survivable.”

**Making good decisions**

But, the best way to survive breast cancer is to prevent it. Researchers are zeroing in on lifestyle factors that affect the disease. “We’re feeling more and more confident that we can give women information they can use to make decisions that can reduce their risk,” says Dr. Smith.

The following are factors that seem to increase the risk for breast cancer:

- **Alcohol.** Drinking more than two drinks a day.
- **Postmenopausal obesity.** Though a high-fat diet isn’t considered a risk factor, obesity has been associated with a higher risk.
- **Hormone-replacement therapy.** Over the long term, it produces a slightly elevated risk for breast cancer, which must be weighed against a decreased incidence of hot flashes and other postmenopausal symptoms.

These factors are associated with lower breast cancer risk:

- breast-feeding
- physical activity

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**Are You at Risk?**

Find out if you are at risk for breast cancer by taking our online assessment. Visit [www.carefirst.com](http://www.carefirst.com) and click on “My Care First” in the Solution Center, then on the left side of the page, click on “Risk Assessments” in the Interactive Tools section.
D o you have a game plan for the coming week? If not, don’t just wait for your phone to ring. Experts suggest you draw up a schedule that includes stimulating activities and encounters with others.

“Just as you plan a financial portfolio, it’s good to develop a social portfolio as you age. Most people who go into retirement don’t really plan how they are going to spend their time,” says gerontologist Gene D. Cohen, M.D., Ph.D., director of the Center on Aging, Health & Humanities at the George Washington University Medical Center in Washington, D.C.

Take the lead in making plans, says clinical neuro-psychologist Paul D. Nussbaum, Ph.D., author of *Brain Health and Wellness*. “Humans were meant to be with other humans, and staying integrated and involved has been shown to lower the risk of developing Alzheimer’s disease. Socialization, physical activity and mental stimulation are key to keeping your brain healthy.”

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**Activity helps seniors**

Dr. Cohen led a study that compared 150 adults who were challenging themselves by joining cultural programs with 150 adults who were not involved in such programs.

“The active group showed positive changes in general health, mental health and social activities compared to negative health changes” in seniors who weren’t in the cultural programs, Dr. Cohen says. “It’s a powerful statement in terms of the benefit of productive activities.”

Adds Dr. Nussbaum: “Any mental stimulation that is novel and complex, such as learning a second language, is positive because it literally uses different areas of the brain.”

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**Join a Group**

Kathy Witta, geriatric nurse practitioner at the Hospital of the University of Pennsylvania in Philadelphia, says the following groups and activities are terrific for older adults:

- senior centers
- church groups
- bowling leagues
- golf clubs
- card groups
- audited college classes
- dance studios
- senior travel groups
- mentoring organizations
- volunteer opportunities
- the local AARP chapter

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**Go for it!**

“Staying connected and engaged is critical as you age,” says Kathy Witta, geriatric nurse practitioner at the Hospital of the University of Pennsylvania in Philadelphia. “The Alzheimer’s Association has a ‘Maintain Your Brain’ slogan, which emphasizes that social activity is good for the brain.”

Ms. Witta suggests older adults join a social group or participate in an activity with others who share the same interest.

“Find your bliss,” she says. “Sometimes, it’s hard to make yourself get out of the house. But once you do, you feel so much better.”
S
low traffic. Screaming children. A job interview. A rocky marriage. Any of these could be a stressful situation. We all face stress in our lives, and some days are more stressful than others. Stress can take its toll on our physical and mental health. Learn more about stress and its effects by taking this multiple-choice quiz.

Measure Your Knowledge

1. Which gland in your body is responsible for the stress response?
   A. lymph gland
   B. pituitary
   C. thyroid gland
   D. all of the above

2. Acute stress is the most common form of stress. Which of these can cause acute stress?
   A. inadvertently sending your car into a skid on slick pavement
   B. skiing downhill on a difficult slope
   C. making a presentation in front of a roomful of people
   D. all of the above

3. Which of these is a symptom of acute stress?
   A. heartburn
   B. diarrhea
   C. sweaty palms
   D. dizziness
   E. all of the above

4. Chronic stress is the stress that wears at people day after day. Which of these is an example of chronic stress?
   A. an unhappy marriage
   B. ongoing money problems
   C. dissatisfaction with job
   D. all of the above

5. Stress can affect not only your health, but also other aspects of your life. What else can be affected by stress?
   A. family relationships
   B. work performance
   C. your attention to safety
   D. all of the above

6. Which of these methods is an effective way to deal with stress?
   A. meditation
   B. exercise
   C. talking with others
   D. all of the above
1. **B:** When you feel stress, the pituitary gland, at the base of the brain, increases its production of the hormone ACTH. This hormone tells the adrenal glands, found at the top of your kidneys, to increase their production of hormones. These stress hormones help you concentrate, speed your reaction time and boost your strength.

2. **D:** Acute stress is exciting in small doses, says the American Psychological Association (APA). Too much acute stress is exhausting, and can lead to distress, tension headaches and upset stomach.

3. **E:** According to the APA, other common symptoms include anger, irritability, anxiety, back or jaw pain, rapid heartbeat, shortness of breath and cold hands or feet.

4. **D:** Chronic stress occurs when a person loses hope for changing what he or she sees is a miserable situation, the APA says. The long-term aspect of chronic stress takes its toll on both the body and the mind. Eventually, it can lead to disability and death through heart attack, stroke, violence and suicide.

5. **D:** People who are under stress become so involved in their own situation that they forget about other people, according to the Centers for Disease Control and Prevention. Because they are feeling stressed, however, they often begin taking out their feelings on family and friends. At work, stress over the long term can make it difficult to concentrate and lead to poor decision making. Because stress makes it hard to concentrate, people under stress may be more likely to have accidents.

6. **D:** Meditating for 20 minutes a day may help relieve chronic stress and increase your tolerance to it, says the National Mental Health Association. Exercise is another effective way to handle stress; 20 to 30 minutes of exercise each day helps not only your stress level but also your overall health. Be sure to check with your health care provider before starting an exercise program. Sharing your problems with others can help you deal with stress by letting you know you’re not alone. Friends and family can give you support when you’re feeling under pressure. Other ideas for dealing with stress include: learning to say “no” if you feel you have more to do than you can handle; using your imagination to picture how you can manage a stressful situation; tackling one urgent task at a time instead of feeling overwhelmed by many tasks; eating healthful foods and limiting your intake of alcohol and caffeine; and getting enough sleep.
You may have chlamydia and not know it. And because the infection doesn't go away without treatment, you could be passing it to other sexual partners without knowing it.

Chlamydia is called the “silent” disease because about three-quarters of infected women and about half of infected men have no symptoms. It is the most frequently reported bacterial sexually transmitted disease (STD) by far in the United States.

Who is at risk?
It is common among women of high school and college age. The incidence of chlamydia decreases with age, because many middle-aged and older women have settled down with one partner.

Symptoms
If symptoms of chlamydia do occur, they usually appear within one to three weeks after exposure. In women, symptoms can include: unusual vaginal discharge, bleeding during intercourse or between periods, burning during urination, lower-back or abdominal pain, or pain during intercourse. Men may have pain during urination; burning and itching around, or discharge from, the penis; or pain and swelling in the testicles.

The infection may move inside the body if it's not treated, and cause two very serious illnesses:

- pelvic inflammatory disease (PID) in women
- epidydimitis, an inflammation of the epididymis (the tube that carries the sperm from the testes), which can lead to sterility in men

Chlamydia can cause an inflamed rectum from anal intercourse and infect the throat during oral sex. It can also cause the lining of the eye to become inflamed ("pink eye") if the bacteria that causes chlamydia (trachomatis) is introduced into the eye during birth.

If you notice any of the above symptoms, consult your health care provider.

Screening, treatment
The National Institutes of Health recommends that if you have multiple sex partners, and especially if you're a woman younger than age 25, you should be tested for chlamydia regularly, even if you have no symptoms. If you're a woman older than 25, recommendations are based on overall risk and exposure.

Your health care provider will first screen for chlamydia with a culture during a pelvic exam, swab test (men) or urine test. If you are infected with the chlamydia bacteria, even if you are pregnant, your doctor will give you a prescription for an antibiotic. A single dose of azithromycin or a week of doxycycline (not used in a pregnant women), twice daily, are the most commonly used treatments.

Re-infection is common and can occur within a few months of treatment, so if behavior is unchanged, routine screening is still recommended following treatment.

Prevention
To prevent chlamydia or serious problems from the infection:

- Always use male latex condoms correctly during vaginal, anal and oral sex.
- Don’t engage in unprotected sex unless both parties have had a thorough STD exam and testing.
- Know your partner’s sexual disease history.
- Get regular checkups.
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* Traditional LASIK at $895 per eye or Custom LASIK at $1,295 per eye in MD, DC, DE and VA. (Price varies in other states.)
* You must call and schedule with TruVision to receive this price.

This is a discount program only. The products and services are not covered benefits under your health plan. Your premiums are not affected by this program. Costs of program services and products do not count toward calendar-year copayment maximums, lifetime maximums and/or plan deductibles.

*CareFirst BlueCross BlueShield is an independent licensee of the Blue Cross and Blue Shield Association.

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