



Your Health Plan Update

A Periodic Newsletter from the Joint Industry Board

FEB 2010

KNOWLEDGE IS POWER... and just a click away!

WITH MAGNACARE'S ONLINE MEMBER PORTAL

Members of the Pension, Hospitalization and Benefit Plan of the Electrical Industry (PHBP) now have access to MagnaCare's Online Member Portal. From this portal, you have 24/7 access to the information you need to:

- Review your hospital and medical claims — Do you have a question about a claim? Are you curious about your copayment or coinsurance amount? Do you need proof of out-of-pocket expenses for your Health Care Reimbursement Account, Additional Security Benefits Plan or Deferred Salary Plan claims? All of this information and more is just a click away.*
- Find a MagnaCare provider—Are you looking for a provider or facility near your home? Do you need a provider that accepts Workers' Comp? This resource connects you with a comprehensive list of MagnaCare's participating providers and includes information on hospital affiliations, languages spoken, and board certification.
- Review comprehensive health and wellness information—Do you want to become a more savvy healthcare consumer? Are you interested in the latest wellness news? Great information is the first step to better health and MagnaCare is committed to empowering you with the information you need.

HOW DOES IT WORK?

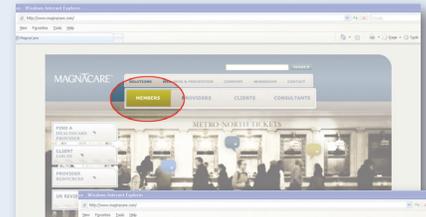
Visit www.magnacare.com and click on the "MEMBERS" tab on the top of the page, and then click on "Registration For First Time Users." All you need is your current member identification number and a valid e-mail address. The registration process is quick and easy, and only needs to be done once.

Of course, if you prefer to speak with someone directly, you can always call MagnaCare at 877-624-6210.

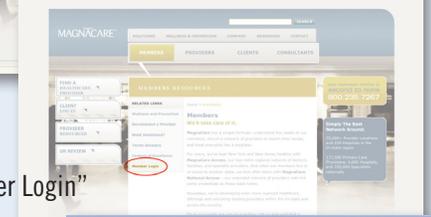
Please go to MagnaCare's website and give it a try! We hope you agree that access to quick, easy and timely information will allow you to spend less time on healthcare questions and more time on the things that you really enjoy.

IT'S EASY TO REGISTER!

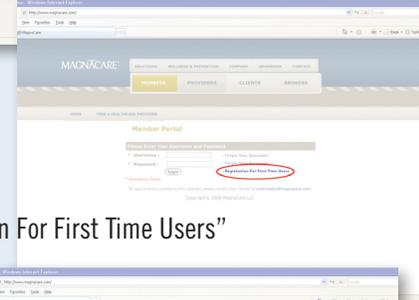
- 1 Go to www.magnacare.com
- 2 Click on "MEMBERS" tab at top of page



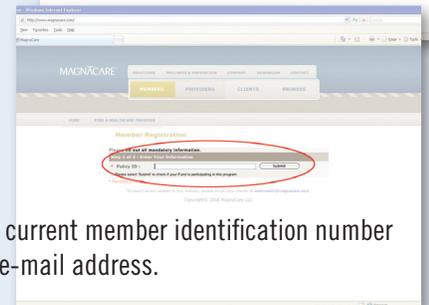
- 3 Click "Member Login"



- 4 Click "Registration For First Time Users"



- 5 Enter your current member identification number and valid e-mail address.



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* Please note that questions regarding claims from non participating providers should continue to be directed to the Hospitalization Department of the Joint Industry Board.

what is HEALTHY LIVING?



Healthy Living is an approach to daily life which ensures that your everyday activities are consistent with minimizing the possibilities of developing certain diseases and /or modifying your genetic risk



factors that may lead to actual disease. While all diseases may not be preventable, some may be detected earlier and modified by appropriate activity and medication. Modification of lifestyle may lead to improvements in certain diseases and as we are all struggling to deal with health care costs, it is important to maximize a healthy life style and avoid those things, such as smoking, being

overweight or obese, or leading a sedentary life style that have been shown to contribute to illness. Compliance with medications, for diseases like diabetes and high blood pressure, are essential to avoid longer term complications of these diseases that may impact both the quality and quantity of life. Viewing today's challenges, we need to: improve the health status for all; stabilize and reduce healthcare cost; and make consumers active participants in their own care.

HOW CAN I START TO LIVE A HEALTHY LIFESTYLE?

Basically, living healthy is about eating correctly, i.e. the right foods and the proper portion size which provides only the beneficial calories needed to maintain a "normal weight" and exercising regularly, which includes performing moderate intensity physical activity for 30 minutes a day at least 5 days per week. Avoiding excessive intake of alcohol (for men, this is no more than 2 drinks per day, women do better with 1 drink) and cessation of smoking are also part of the regimen, since both alcohol and smoking are associated with the development of cancer, the acceleration of heart disease and potentially the development of high blood pressure. Smoking may also contribute to peripheral arterial disease, poor wound healing and back problems. Subjecting other members of your household to second hand smoke is associated with disease in family members as well. Additionally, complying with medical screenings and recommendations for immunizations are important to children and adults. All children should receive appropriate vaccinations as outlined by the



American Academy of pediatrics. Women should have an annual screening mammogram over the age of 40 and men and women should have a screening colonoscopy over the age of 50—younger if there is a family history of cancer of the colon or diseases associated with cancer of the colon, like familial polyposis. Evidence suggests that early identification of breast and colon cancer saves lives and costs less.

YOU ARE WHAT YOU EAT:

In this day and age, with usually both parents working and children at school and off to lots of other activities, it is difficult to eat correctly. Fast foods, junk snack foods and a large amount of sodas/ high calorie beverages are consumed. While it is difficult to always eat correctly, families should strive to control portion size and be aware of what they are consuming. Select high-fiber carbohydrates with a low glycemic index, including vegetables, fruits, whole grains, legumes, and nuts as part of your diet. At all 3 meals, lean protein should be eaten, so not a lot of fatty red meats. Fish, at least twice per week, is very healthy and some fish, such as salmon, tuna (not the very large tuna varieties), mackerel and sardines contain omega-3-fatty acids, which are heart protective. Omega-3-fatty acids are associated with lower triglyceride levels and a decreased risk of heart attack. The problem with eating too much fish is the chance of mercury poisoning, so pregnant women especially need to be careful about the types and quantity of fish they consume. An excellent snack, a handful of natural tree nuts daily (almonds, Brazils, cashews, hazelnuts, pecans, pine nuts, pistachios, macadamias and walnuts) five or more times per week is associated with a reduced risk of developing both diabetes and heart disease and nuts taste good. Eat a salad daily, consisting of leafy greens with a dressing of vinegar and virgin olive oil. But remember that olive oil does contribute calories. Avoid highly processed foods and beverages, particularly those containing sugar, high-fructose corn syrup, white flour, or trans fats. Remember to limit portion sizes to modest quantities and for those with no history of substance abuse, consuming 1 alcoholic beverage before or with an evening meal may be considered. Again, red wine, in small amounts, may be heart protective.



WEIGHT CONTROL & EXERCISE

More than 35% of the United States' adult population is overweight or obese and obesity is associated with a variety of chronic diseases. Guidelines of the National Heart, Lung, and Blood Institute have recommended a 10% reduction in weight for those who are obese, but there is evidence that suggests that even a smaller reduction of 3% to 5% in weight may lower disease risk. Eating correctly and exercising help to limit weight gain. But which diet should you try? Basically, any diet that limits calories will result in weight loss, but many experts have identified the Mediterranean diet as a very healthy way to eat. Defining and understanding the Mediterranean Nutrition and Diet, however, is not easy, because there are at least 16 countries that border the Mediterranean Basin.

Still, the traditional diets from the people living in countries like Greece, and Southern Italy have been studied extensively over the past two decades. Reportedly, there is less cardiovascular disease in the region and this has been attributed in part to dietary factors. One of the main explanations is thought to be the large amount of olive oil used in the Mediterranean diet. Unlike the high amount of animal fats typical to the American diet, olive oil lowers cholesterol levels in the blood. It is also known to lower blood sugar levels and blood pressure. In addition, the consumption of red wine is considered a possible factor, as it contains flavonoids with powerful antioxidant properties.

There may also, of course, be genetic factors and Mediterraneans tend to walk more and get more physical activity, but time and again, this diet has been shown to improve the metabolic profile. So, go ahead and enjoy the Greek Kalamata olives in your salad and don't forget to use virgin olive oil in your cooking and on your salads. The low-carbohydrate

diet and the low fat diet will also result in weight loss, but may be more difficult to follow. Remember whatever diet you choose, that portion size is also important. Too much of a good thing still adds calories. If you fall off the wagon every once in awhile, don't berate yourself. Try to correct

the next meal and if you really must have an ice cream bar, then go ahead and have one....a month. As your mother used to tell you, everything in moderation!

Exercise is also a very important part of healthy living and while exercise alone will not help you lose weight, unless you do a tremendous amount of it, it does provide benefits for your heart, brain and muscles. Exercise is associated with lowering blood pressure and decreasing heart disease. A minimum of 150 minutes per week (30 minutes five days per week) of moderate-intensity physical activity (PA) for overweight and obese adults to improve health and 200 to 300 minutes weekly (40 to 60 minutes five days per week) for long-term weight loss have been proposed. More recently updated guidelines suggest that moderate-intensity PA between 150 and 250 minutes per week is effective in preventing weight gain, but will provide only modest weight loss. Clinically significant weight loss has been reported with greater amounts of PA (> 250 minutes per week). In studies that use moderate but not severe diet restriction, weight loss was improved by moderate-intensity PA between 150 and 250 minutes per week. For some, this amount of exercise—occurring in a set aside period of time- may seem unobtainable, but what we really need to do is get off the chair and start to move. For most people, a gym membership is not required for exercising. Walk your dog, go up and down the stairs, play ball with the kids, park your car far away from the department store or supermarket, go dancing, or mow the lawn and rake the leaves. Don't call your neighbor, walk over to see him. However, if you have not exercised in a long time and are overweight, check with your doctor before embarking on any exercise program. Combining reasonable efforts at dieting and exercising regularly will help

you to lose weight. Maintain an optimistic outlook on life, even in these trying times. Being overstressed and depressed is not helpful and some suggest may even make some disease processes worse.



HEALTH ADVOCATE CAN HELP

Top 10 Ways to Manage Eldercare

By 2010, nearly half of the American workforce will be caring for an elderly parent. The daunting tasks can include administering medications, shuttling to doctor appointments, and sorting through medical coverage and bills. This can mean extra days off or even having to quit your job. Here are some tips to help ease the burden:

1. Know what to expect. Understanding common progressive conditions, such as Alzheimer's disease, is crucial. Close communication with doctors can help you better plan for caregiving needs. *(U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES)*

2. Carefully review Medicare and supplemental insurance. Be sure that medications, long-term care and other needs are all covered. *(NATIONAL ALLIANCE FOR CAREGIVING (NAC))*

3. Keep current records. An online personal health record can be a convenient way to track medical history, medications, etc. *(NAC)*

4. Expect "live-in" adjustments. Be prepared for readjustments in mealtimes and sleep schedules, and to experience a "role reversal" in your relationship, placing you in the parenting role. *(FAMILY CAREGIVERS ALLIANCE (FCA))*

5. Hold a family meeting. A social worker or other facilitator can help with difficult issues, such as placement in assisted living or a skilled nursing facility. *(FCA)*

6. Make a hospital discharge plan. If you can't care for your loved one at home, a hospital discharge planner can help with transferring to a rehabilitation facility or nursing home, or with setting up in-home care. *(FCA)*

7. Discuss advance directives. Living wills detail medical care preferences. A power of attorney for healthcare (DPAHC) document allows your parent to designate another person to make financial or medical decisions, should your parent become unable to do so. *(FCA)*

8. Take care of YOU. Caregivers can be more prone to stress, depression, colds and serious illnesses. Keep up with your own doctor visits. *(NFCA)*

9. Get support for yourself. Local organizations may offer adult day care, emergency respite and support groups. *(NATIONAL FAMILY CAREGIVER SUPPORT PROGRAM)*

10. Investigate eldercare products. Work with the case manager and/or insurance company to locate emergency call buttons, stair chair lifts, electric scooters and other helpful items. *(FOUNDATION FOR HEALTH IN AGING)*

For more information, call Health Advocate at 1-866-695-8622 (toll-free) or email answers@HealthAdvocate.com. Or find us on the web at www.HealthAdvocate.com/members.

MEDCO LAUNCHES A NEW DIABETES WEBSITE: THE DIABETES RESOURCE CENTER

Whether you were recently diagnosed with diabetes or have been living with the condition for some time, taking medication as prescribed and maintaining a healthy diet and a physically active lifestyle are important parts of your management plan. For many people, following their healthcare providers' advice can be difficult or overwhelming. On this new website, you will find resources that can help you. Healthier living starts here at www.medcodiabetes.com

The Diabetes Resource Center covers all aspects of your diabetes lifestyle, offering information for type 1 diabetes, type 2 diabetes, and gestational diabetes. From questions about blood sugar to healthy eating and inspiration and expert advice, this site will help you to manage your diabetes and maintain a healthy lifestyle.

Search from more than 8,000 recipes, and use the diabetes-specific categories to narrow down your results. Every recipe comes with comprehensive nutritional information. Do you have questions about your diabetes? A panel of diabetes experts answers everything from "What can I eat?" to managing medications. Check out the Expert Answers section and get answers!



www.medcodiabetes.com