

SLICE OF Life



Steps to get healthy

Know Your Numbers!

Get Rewarded in 2012 for Being in Touch with Biometrics

At New Hampshire Local Government Center (LGC), we're always looking for innovative ways to help you and your LGC HealthTrust medically covered family members get—and stay—healthy. That's why we continue to partner with Onlife Health—formerly known as Gordian Health Solutions and LGC HealthTrust's health management partner for the last five years—to enhance our *Slice of Life* health management program.

Our partnership with Onlife Health aims to keep you as active and productive as possible while enjoying an optimal quality of life. To that end, you can look forward to the following *Slice of Life* program additions for 2012.

Biometric Health Screenings

Recent studies show that lifestyle-related healthcare claims can be reduced once people become aware of their vital health screening numbers—also known as biometrics. This year, only 25 percent of *Slice of Life* participants reported their numbers when taking the 2011 Personal Health Analysis. To help better those results, a new program component for 2012 will reward you for working with your primary care provider (PCP) to obtain and understand your biometrics for blood pressure, total cholesterol, LDL, HDL, triglycerides and blood glucose plus your height and weight. In return, you'll earn an additional \$25 incentive after mailing in a biometrics screening form signed by your PCP and taking the 2012 Health Assessment. The form will be mailed to you later this year.



Liveon Web Portal

By listening to valuable feedback from LGC HealthTrust enrollees, we've learned that not everybody is comfortable participating in the *Slice of Life* program's available health coaching by phone. That's why, in 2012, we'll broaden health coaching access through Onlife Health's *Liveon* Web Portal. The password-protected website provides you with a personalized dashboard

that links to self-directed educational courses, interactive health resources and goal trackers plus social networking. You can still obtain health coaching via phone or get it through *Liveon's* health coach messaging option—or both! The *Liveon* Web Portal is designed to help you meet your personal health goals related to nutrition, weight management, physical activity, stress and tobacco. It's also accredited by the Utilization Review Accreditation Commission for consumer education and support.

Additional Information

More details about next year's *Slice of Life* program will arrive in your mailed activation kit in January. Information will also be posted to our website at www.nblgc.org in the months ahead.

Picky eaters at any age

Everyone has food preferences — some are tasty favorites, others not so much. It's not uncommon to have staples in your diet or to have certain foods you avoid, but when does it become an issue?

Pickiness is problematic when:

- It prevents you from getting the nutrition you need.
- It impacts your social function — For instance, you don't attend group gatherings or business functions that involve eating.

Taken to extremes, picky eating is referred to as a selective eating disorder. There are different reasons for this condition. If you think you may suffer from it, you may want to see a counselor. There could be underlying issues.

If you'd like to add new foods to your diet, but have been reluctant, remove the stress of trying.

Sample new foods on vacation — You're in a different place with new options and, hey, you're on vacation so you're more relaxed.

Take just a bite — Tell yourself that you don't have to finish it all; you just have to take a bite. If you don't like it, no big deal — at least you tried.

Think of trying new foods as a science experiment — With no expectation of the outcome. Either mentally or on paper rank the food's taste, smell, and texture. Try this exercise separately from meal time. Approach it logically. Ask yourself, "Do I really like it?" and "Would I eat this again?"

Source: *Jessica Setnick, MS, RD/LD, CSSD, author of the American Dietetic Association Pocket Guide to Eating Disorders*

Picking the perfect pumpkin

If you plan to cook with pumpkin, look for one with a bright orange color, hard rind, and firm stem. One pound of pumpkin can serve two people.

If buying canned pumpkin to substitute for fresh, make sure it's not sweetened or spiced. These varieties should be used for pies.

Autumn Pumpkin Soup

- 1 cup pumpkin (canned or fresh) • 1 quart fat-free milk
- 2 Tbsp. grated yellow onion • 1/2 tsp. powdered ginger
- 2 Tbsp. butter • 2 Tbsp. flour • Salt • **Directions:** Mix pumpkin, milk, onion, and ginger in a pot and cook over moderate heat 10 minutes. Melt the butter in a small pan, stir in flour, and cook until smooth and thick. Pour a little soup into the butter-flour mixture, stirring until blended. Slowly pour into the soup. Add salt to taste. Continue to cook, stirring frequently, until hot.
- **Serves 4.** Per serving: 149 calories, 3.5 g fat (2.2 g saturated fat), 12.7 mg cholesterol, 20.4 g carbohydrate, 9.6 g protein

Get Moving

A backup plan

Just 15 minutes a day, three days a week exercising back muscles is a good investment in overall health.



It can strengthen back, neck, and shoulder muscles, making them less prone to injuries. It makes the back more flexible, increasing its endurance and range of motion. It relaxes the back and can reduce pain.

One simple stretch is the pelvic tilt

- Lie on your back with knees bent, your feet flat on the floor, and arms at your side. Your feet should be hip-width apart, with your knees slightly closer together than your feet.
- Flatten the small of your back against the floor, causing your hips to tilt forward.
- Hold for five seconds. Relax. Do five repetitions.

Smart stretching

- Stretch slowly; avoid sudden movements.
- When you've stretched as far as you can comfortably, hold the stretch for five seconds. Slowly return to your original position.
- Breathe slowly and deeply.
 - You should feel a mild tension, but it shouldn't be uncomfortable.

If you have a prior back issue, talk to your health-care provider before starting a back exercise program.

Source: Carl H. Wierks, MD, physician for the U.S. Ski and Snowboard Teams

Before you hit play

Here are questions to ask when selecting an exercise DVD:

- Am I familiar with the instructor? Is the instructor certified?
- Before I buy it, can I borrow it from a friend or rent it?
- Are there hard-to-believe claims on the case? ("Lose 20 pounds in two weeks!")
- Does the DVD fit my needs?
- Do I have enough space to work out safely?
- Do I need special equipment or props (steps, barbells, stretch rope, chair)?
- How do I begin?

Source: American Council on Exercise



Hitting the trails

Follow a few guidelines to ensure your hike is an adventure rather than a tragedy.

- Research the area you will be hiking, including terrain, conditions, local weather, and possible hazards, before you start. Decide on a route — including alternatives — and departure and return times. Share this information with others.
- Ensure your equipment, clothing, food, and emergency supplies are adequate. Test equipment and learn to use it before leaving. Bring extra clothing, food, and water. At a minimum, you should carry a first aid kit and locating devices such as whistles and mirrors. Bring along a GPS-enabled smartphone if you have one.
- Know your limits and be realistic. Monitor energy levels, physical comfort, and supplies. Stop if you start to feel you can't complete the intended hike.
- Stay on your planned route. Avoid contact with unknown plants and wild animals.

- Have a plan for if something goes wrong. If you become lost, hurt, or confused, stay put until someone finds you.

Source: Association of National Park Rangers



"If your dog is fat, you're not getting enough exercise."

— Unknown

Vanish varicose vein issues

Although some varicose and spider veins can't be prevented, there are steps to reduce your chances of getting new problems and ease pain from existing ones:

- Wear sunscreen.
- Eat a low-salt, high-fiber diet.
- Exercise regularly. Focus on exercises for legs, such as walking or running.
- Control your weight.
- Don't cross your legs for long times when sitting.
- Raise your legs when resting.
- Don't stand or sit for long periods of time.
- Wear elastic support stockings. Avoid clothing that is tight around your waist, groin, or legs.
- Avoid wearing high heels for long periods.

Source: www.womenshealth.gov

Soothing shoulder pain

Raking leaves wreaking havoc on your shoulder? If so, you're not alone. Fall is prime time for aching joints, as we push ourselves physically to get yard work wrapped up for the season.

The shoulder is more mobile than any other joint. When it hurts, it can significantly limit what you can do with the affected arm.

To soothe shoulder pain:

- Ice the shoulder for 15 minutes as soon as the pain starts. Then, remove the ice for 15 minutes. Alternate back and forth for a few hours.
- Be sure to protect your skin by wrapping the ice in a cloth.
- Ice your shoulder for a day or two.
- Take ibuprofen to help manage pain and reduce inflammation.

To help shrug off stiffness:

- Stand and lean over so you're facing the floor.
- Let your sore arm dangle straight down. Draw circles in the air with your sore arm.
- Start with small circles, and then draw bigger ones.
- Repeat this exercise 5 to 10 times during the day.

If you have pain, stop. You can try again later.

If pain continues despite home remedies and rehabilitation, contact your health-care provider, who can determine whether there is a more significant problem that needs to be treated.

Source: Carl H. Wierks, MD, physician for the U.S. Ski and Snowboard Teams

Banishing bad breath

Plagued by bad breath (halitosis)? The condition can occur for various reasons.

Foods, medications, and tobacco:

Some foods, tobacco, and medications contribute to unpleasant odors by changing conditions in your mouth, mucus, or respiratory system.

Dry mouth:

If you don't produce enough saliva, the mouth cannot self-cleanse or remove odor-causing elements.

Poor oral hygiene:

Improper oral care of the tongue, gums, teeth, and/or dentures allows food particles to remain in the mouth, contributing to bacteria growth.

Medical disorders:

Health issues such as chronic sinus infections, gum disease, chronic bronchitis, diabetes, and stomach problems can cause bad breath.

Mouthwashes, mints, sprays, and other mouth-freshening agents tend to mask offending odors rather than eliminate them. The American Dental Association recommends you brush your teeth and tongue (or use a tongue scraper) twice a day and use floss at least once a day to remove odor-producing food debris and plaque. Visit your dentist if bad breath becomes a problem.

Source: American Dental Association



Debunking depression myths

Clinical depression is more common than you may think. It's estimated that one in six American adults will suffer from depression during his or her lifetime.

Depression isn't the same as sadness. Clinical depression is an ongoing medical condition striking more than 18 million Americans. It significantly limits a person's ability to experience pleasure. Just as someone with diabetes can't "shake off" the disease, someone with clinical depression cannot "snap out of it."

Sad events don't cause depression. While the death of a loved one or a job loss can be a trigger, people with clinical depression have a measurable imbalance in brain chemistry. This imbalance increases feelings of despair, and can change sleep patterns, energy level, and appetite.

Although women are more likely to have clinical depression, men are not immune. Depressed men are more likely to self-treat.

Depression rarely goes away on its own. Without treatment, symptoms can continue for years and affect work performance, relationships, and physical health. With proper treatment, 80% of sufferers feel better within 4-6 weeks.

If you think you may have clinical depression, contact your mental-health professional.

Sources: *The Brain and Behavior Research Fund; International Foundation for Research and Education on Depression*

Elder care options

By 2030, the American population over age 65 will double. As more families face care decisions for aging loved ones, remember: When health, social, safety, and comfort needs are met, any place can feel like home.

Some options to consider:

Adult Day Care Programs are open during business hours for older individuals who require constant supervision. Costs range from \$25 to \$100 per day. Staff monitor medication, provide meals, conduct therapies, and arrange social activities.

Assisted Living includes a range of housing for those who need in-home support for daily activities such as dressing, housekeeping, and recreation without intensive medical care. Residents usually have their own apartments. Costs average \$1,800 per month but can be higher depending on location and number of services.

Nursing Homes are long-term care facilities providing the highest level of medical care outside a hospital. Medical professionals supervise care 24 hours a day. Many procedures and therapies are done in-house. The average annual cost is \$70,000.

Source: *Health and Human Services Administration on Aging*

"Empty pockets never held anyone back. Only empty heads and empty hearts can do that."

— Norman Vincent Peale

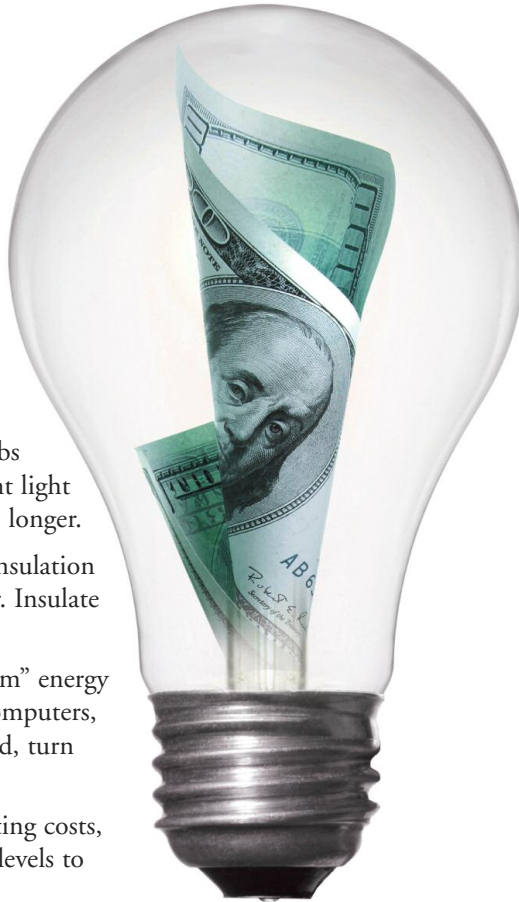
"Today, I bent the truth to be kind, and I have no regret, for I am far surer of what is kind than I am of what is true."

— Robert Brault

Fiscal Fitness

Tips for decreasing home energy costs

- **Lower your thermostat** — For every degree you dial down during winter months, you'll save 2% to 3% on heating bills.
- **Caulk, weather strip, and plug** — Seal door bottoms and around windows to prevent cold air from entering. Add insulation behind electrical outlets and light switch plates.
- **Lighten up** — When incandescent bulbs burn out, replace with compact fluorescent light bulbs, which use less energy and last years longer.
- **Blanket your water heater** — Install insulation to reflect heat back into your water heater. Insulate water pipes to retain heat.
- **Turn things off** — Stop using “phantom” energy when appliances are on standby. When computers, printers, and electronics are not being used, turn them off completely with a power strip.
- **Watch your wash** — To cut water heating costs, wash laundry in cold water. Adjust water levels to match load size.
- **Slow the flow** — Repair leaky faucets and install low-flow showerheads.
- **Insulate your attic** — Ten-inch insulation could cut heating bills by \$1,000 a year.



Holiday budgeting tips

- **Develop a budget** — Decide how much you'll spend for gifts, travel, entertaining, shipping, etc. Aim to spend no more than 1.5% to 2% of your annual gross income (\$750 to \$1,000 if you earn \$50,000).
- **Make a list** — Identify everyone to whom you'll give gifts. Divide your gift budget among them.
- **Research prices** — Review newspaper circulars, television ads, store mailers, and Websites. Follow merchants on Twitter and Facebook to learn about deals.
- **Track spending** — Keep a running total of purchases so you don't lose track and overspend.
- **Give non-cash gifts** — Gift a service, such as gardening or home-baked desserts, to elderly relatives who don't need any “stuff.”
- **Consider gift cards** — After-holiday clearance sales are plentiful. Gift recipients will get more for your money.
- **Save to spend** — You have about eight weeks between mid-October and the week before Christmas. Need \$400 for the holidays? “Find” \$50 a week by increasing income and/or reducing expenses.

5 frugal fun activities

- 1** Do things during “off-peak” hours. Examples include early morning or late afternoon golf, “early-bird” restaurant specials, and matinee viewing for movies and plays.
- 2** Pack lunches when going on outings instead of paying high concession prices.
- 3** Borrow DVDs for free at a public library or for \$1 at rental kiosks.
- 4** Entertain with “potlucks,” “round robins” (part of a meal at different people's houses), or inexpensive buffets (e.g., lasagna and salad).
- 5** Visit free or low-cost events and facilities including school concerts and plays, trade shows, sporting events, historical attractions, and public pools, tennis courts, and parks.



Filling your toolbox: Online resources for healthy living

Find more health and wellness information and tools online by logging onto Oct.HopeHealth.com. Or, scan the Quick-Response Code at the right with your smartphone to get there.

Here's what you'll find at Oct.HopeHealth.com:

- *One-minute video* on identifying depression
- *Print-and-post tip sheet* on back stretching and strengthening
- *Print-and-post tip sheet* on going vegetarian

Scan with your smartphone



Need the reader? QRcurious.com

The 3 R's for safe medicine use

October is *Talk About Prescriptions Month*. Here are three points to remember regarding medicines:

Risk:

All medicines (prescription and nonprescription) have risks as well as benefits. Carefully weigh risks and benefits.

Respect:

Respect the power of medicine and the value it provides when properly used.

Responsibility:

Learn to take each medication safely. Also, when in doubt, ask first. Your health-care professional can get the facts you need.

Questions to ask before filling your prescription:

- What is the medicine's name and what is it supposed to do?
- Is this the brand or generic name? Is generic available?
- When do I take the medicine – and for how long?
- Should I take this medicine on an empty stomach or with food?
- What should I do if I forget a dose?
- What foods, drinks, medicines, dietary supplements, or activities should I avoid while taking this medicine?
- What are the possible side effects, and what do I do if they occur?

Source: *National Council on Patient Information and Education*



Sara Vasicek, 20-year vegetarian

Going Meat FREE

October is Vegetarian Awareness Month

Some people decide to limit or eliminate meat-based foods for health reasons. Others do it because of ethical concerns.

Sara Vasicek of suburban Chicago has been vegetarian

for 20 years. Sara is a lacto vegetarian. She eats limited dairy products, but no meat, fish, or eggs. Sara and her mom gave up meat for Lent one year and never went back. Although the two are the only “veggies” in her extended family, their lifestyle is helping others to eat more healthfully. Family gatherings include more vegetables and non-meat options.

Q: *What advice would you have for others who are considering becoming vegetarian?*

A: Give it a try for a week, or even do a meat-free dinner one day a week with your family. It's really easier than many people think. Just subtract the meat portion of a dinner meal and replace it with other protein sources (i.e., use a variety of grains, legumes, and vegetables together; if you don't have a nut allergy, peanut butter is a good protein source). It can be a good chance to get more creative with your food, too, and hopefully include more veggies on your plate.



LGC HealthTrust Contact Information

Toll free: 800.527.5001

Local: 603.226.2861

Email: enrolleeservices@nhlgc.org

Website: www.nhlgc.org

LifeResources —

Member Assistance Program:

800.759.8122

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Healthcare Reform Update

Coverage for Women's Preventive Services is Expanding in 2013!

The U.S. Department of Health and Human Services issued guidelines in late July of this year regarding coverage for Women's Preventive Services. These guidelines are an extension of the Patient Protection and Affordable Care Act (ACA) federally enacted on March 23, 2010.

What do the guidelines say?

These new guidelines expand on regulations issued last year regarding coverage for preventive and wellness services required under the ACA. Those initial regulations required coverage for preventive services without copayments, coinsurance or deductibles for:

- routine physical exams, routine vision and hearing exams;
- screenings (mammograms, colonoscopies and lab work); and
- immunizations.

The above-mentioned services must be for preventive purposes in order for you to avoid cost sharing. If you receive a service for a diagnosed condition which your doctor classifies as "treatment," your resulting medical claim will be processed to include cost sharing by you.

When do the new requirements take effect? The new requirements become effective on January 1, 2013 for LGC HealthTrust's January renewal groups and on July 1, 2013 for July renewal groups.

What are the new Women's Preventive Services? The expanded coverage for Women's Preventive Services is expected to come into effect in 2013 for LGC HealthTrust groups under these guidelines. Services include the following:

- Well-woman visits.
- Screening for gestational diabetes.
- Human papillomavirus (HPV) DNA testing for women 30 and older.
- Sexually-transmitted infection counseling.
- Human immunodeficiency virus (HIV) screening and counseling.
- FDA-approved contraception methods and counseling.
- Breastfeeding support, supplies and counseling.
- Domestic violence screening and counseling.

At LGC, our HealthTrust medical plans have always covered FDA-approved

contraceptives but with a patient cost share. Starting with plan renewals on January 1, 2013 and July 1, 2013, plans will no longer require patient copayments, deductibles or coinsurance.

LifeResources— Member Assistance Program Offers Variety of Value-Added Services

Since 2002, Health Resources has partnered with LGC HealthTrust to offer the LifeResources—Member Assistance Program. It provides the following free and confidential services:

- Short-term telephonic mental health counseling
- Information and education
- Resource locating
- Financial and legal counseling
- Work-Life website* offering personal and professional assistance.

During the past six years, more than 3,700 calls were made to the LifeResources—Member Assistance Program's toll-free number by LGC HealthTrust enrollees requesting assistance. It's available 24 hours a day, seven days a week. Call **800.759.8122** to access counseling and referrals.

*For log-in information, visit www.nhlgc.org and click on HealthTrust—My Benefits > LifeResources.