



Fight cancer when you sit down to eat

You may know that a diet rich in fruits and vegetables can lower your cancer risk. But are certain foods better than others at fighting cancer? Yes!

- ▶ **Beans** are packed with fiber, which may guard against cancers of the breast, colon and pancreas.
- ▶ **Blueberries** are high in antioxidants, which protect against cancer-causing cell damage.
- ▶ **Broccoli** and its kin, including cabbage and cauliflower, may lower your risk for colon, lung and stomach cancers.
- ▶ **Whole grain foods** — such as brown rice and whole wheat bread — contain many substances that may fight cancer, especially breast cancer. *See page 3 to learn about choosing whole grains.*

Other foods that may lower your cancer risk:

- Garlic
- Grapes
- Green, leafy vegetables
- Green tea
- Soy
- Strawberries
- Tomatoes



These foods are sold in most grocery stores.

Key point: More is not always better. Rather than eating large amounts of individual “superfoods,” aim for a diet that includes a variety of healthy choices. In particular, eat more fresh fruits and vegetables. The nutrients in these foods may work together to help protect you from cancer.

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GOT SMARTS? TEST YOUR CANCER KNOWLEDGE

True or False

1. Breast cancer is the number one non-skin cancer diagnosed in women.
2. In Minnesota, the most commonly diagnosed non-skin cancer for men is prostate cancer.
3. A smoker's lung cancer risk is based on how many cigarettes he or she smokes.
4. The best way to prevent skin cancer is to stay out of the sun.
5. Your risk of colon cancer increases as you age.

Answers on page 2

LEARN MORE ABOUT CANCER



American Cancer Society
Información en Español
www.cancer.org
1-800-ACS-2345
(1-800-227-2345)

National Cancer Institute
Información en Español
www.cancer.gov
1-800-4-CANCER
(1-800-422-6237)

Cancer Care
Información en Español
www.cancercare.org
1-800-813-HOPE
(1-800-813-4673)



YOUR LUNGS

Your lungs work around the clock to keep you breathing. Here are some ways to keep them healthy:

Do not smoke.

If you smoke, tell your doctor you want help quitting. It's never too late to quit.

Exercise.

Walking, dancing and other aerobic exercises can boost your lung health.

Keep it covered.

Wear a face mask when doing projects around the house that stir up a lot of dust. Most hardware stores sell inexpensive masks that can help keep your lungs clean.

Learn better breathing.

Deep breathing exercises strengthen the muscles you use for breathing. Try this one:

1. Lie face up on your bed. Put a pillow under your head and bend your knees. Put your left hand on the upper area of your chest. Put your right hand below your ribs.
2. Inhale through your nose. Your right hand should rise. Your left hand should stay almost still.
3. As you exhale, pucker your lips (like you're whistling). Tighten your stomach muscles. Your right hand should lower. Your left hand should remain still.
4. Repeat for 5-10 minutes several times daily.

For better health in 20 minutes and counting, quit smoking!

Put out your last cigarette now and your health will start improving before the ashes are cold.

Within:

- **20 minutes:** Your blood pressure and pulse return to normal.
- **8 hours:** The level of oxygen in your body increases to normal.
- **48 hours:** Your senses of smell and taste are enhanced.
- **72 hours:** Breathing becomes easier.
- **3 months:** Your circulation and lung function improve.
- **1-9 months:** Coughing, sinus congestion, fatigue and shortness of breath decrease.
- **1-2 years:** Your risk of a heart attack drops sharply.
- **5 years:** Your risk of dying from lung cancer drops almost 50 percent.
- **5-15 years:** Your stroke risk drops to that of someone who never smoked.
- **10 years:** Your lung cancer risk is as much as 50 percent lower than for someone who keeps smoking.

Ask your doctor how you can get help quitting. Or visit www.medica.com and follow the links to *Member>Minnesota Health Care Programs>Manage My Health>Tobacco Use*.

Reminder: Nicotine replacement therapy (such as pills, gum and patches) pharmacy benefits have been enhanced for Medica members. Call Customer Service to learn more.

Source: *HealthForums.com*®

ASK THE PHARMACIST



Q: I take a brand-name drug to help lower my cholesterol. Are there any generic alternatives?

A: Yes, several generic cholesterol medicines are available. Research shows that generic alternatives would be safe and effective for up to 80 percent of people who are taking a brand-name cholesterol drug.

Talk with your doctor to see if a generic alternative may be right for you.

Questions to ask your doctor about cholesterol:

- What is my cholesterol level now?
- What is my target cholesterol level?
- Why is high cholesterol bad for my health?
- What foods should I eat to lower my cholesterol?
- How can exercise lower my cholesterol?

Answers to cancer quiz (see page 1)

1. **True.** More than 178,000 women will be diagnosed with breast cancer this year.
2. **True.** More than 4,800 men in Minnesota will be diagnosed with prostate cancer in 2007.
3. **True.** Smoking more cigarettes does raise lung cancer risk, and so does the number of years a person smokes.
4. **True.** Staying out of the sun from 10 a.m. to 4 p.m. is especially important.
5. **True.** More than 90 percent of all people diagnosed with colon cancer are age 50 or older.

Source: *American Cancer Society, Cancer Facts & Figures 2007*

Ten reasons you LOVE summer fruits and veggies



Summertime is in full swing outside and — hopefully — in your kitchen, as well. This is the perfect time of year to enjoy nature's goodies, such as melons, grapes, peaches, apples, carrots, blueberries, celery, lettuce, peppers, onions and squash.

Here are our top 10 reasons to love summer fruits and veggies:

- 1) They are available in many yummy varieties.
- 2) They are never more affordable than they are in the summer.
- 3) They don't need a lot of preparation time, and many can be eaten raw — just slice and serve!
- 4) They are great grab-and-go snacks, so keep plenty on hand.
- 5) They are packed with nutrients that give you energy for summer activities.
- 6) They are low in calories, fat and salt, so they help you stay slim for swimsuit season.
- 7) They are a good source of water, so they can help keep you from getting thirsty.
- 8) They don't leave you to deal with a lot of messy dishes and leftovers.
- 9) They are perfect for a picnic because they usually don't have to be kept cold or hot.
- 10) They are a favorite for all ages, from kids to grandparents.

Learn to prepare and store foods safely during warm weather. Take our Summer Food Safety Quiz at www.medica.com > Member > Minnesota Health Care Programs > Manage My Health > Online Health Information > Health Forums > Health Tools > Healthy Eating > Summer Food Safety Quiz.

WHAT YOU READ IS WHAT YOU GET

Food labels hold a wealth of information you can use to build a better diet. Here are some highlights to look at **before** you buy:

Nutrition Facts	
Serving size: 1/2 Cup (130g)	
Servings per container: About 3.5	
Amount per serving	
Calories 110	← Calories from Fat 5
% Daily Value*	
Total Fat 3g	
Saturated Fat 0.5g	
Trans Fat 0g	
Cholesterol 0mg	0%
Sodium 20mg	19%
Potassium	2%
Total Carbohydrate 19g	6%
Dietary Fiber 6g	24%
Sugars 14g	
Protein 5g	10%
Vitamin A 2%	• Vitamin C 2%
Calcium 4%	• Iron 8%

Servings per container: This is the basis for all information that follows. Our example shows that one serving equals 1/2 cup. So if you eat a full cup, you will get twice as much of each nutrient — including calories, cholesterol, fat and sodium.

Calories: Yes, calories still count. The average healthy adult needs to consume about 2,000 calories per day.

% Daily Value: This is the percentage of the nutrient you will get from one serving, which counts toward your day's total nutritional needs. For example: One serving of this food provides nearly 20 percent of your total sodium needs for the day.

Saturated fat, trans fat, sodium and cholesterol: Eating too much of these “bad guys” may lead to heart disease and other health problems. Eat as little *trans* fat as possible, and limit saturated fat, sodium and cholesterol.

Fiber, vitamins and minerals: Hooray for the “good guys!” These are nutrients essential for good health.

FLOUR POWER

Making the healthiest choice in the bread aisle isn't as simple as it may seem. Terms such as “wheat flour” and “multigrain” may be misleading. These tips will help you make the best choice for your family:

› “Enriched” flour is created during the refining process. A grain's most nutritious parts — the bran and germ — are removed, and then some vitamins and minerals are added back in. Whole-grain foods naturally have more nutrients and fiber than products made with enriched flour.

› “Multigrain” foods contain two or more grains, but not necessarily whole grains. Make sure “whole wheat” or another type of whole grain is listed **first** on the ingredients.

› Bread “made with whole wheat” may contain only a small amount of whole-wheat flour. “Wheat flour” means any flour made from wheat, even if it is refined. Again, make sure that “whole wheat flour” is the **first** ingredient listed.

Source: www.mayoclinic.com

BABY 101:
RESOURCES FOR
NEW PARENTS



Medica

www.medica.com

Click on *Health Calculators*, *Wellness Library* & more near the bottom of the home page.

National Institute of Child Health and Human Development
www.nichd.nih.gov

Extensive resources, including information about research and clinical trials.

Try these resources for breast-feeding information:

www.4women.gov -

National Women's Health Information Center and search for "breastfeeding"

www.minnesotabirthnetwork.com - Minnesota Birth Network

www.health.state.mn.us/divs/fh/wic - Minnesota Department of Health — Women, Infants and Children (WIC) program - *Click* on the Breastfeeding link

www.la lecheleague.org - La Leche League includes a list of local La Leche support groups

Shape-up tips for new moms

Pregnancy may have left you with unwanted weight. Before you start exercising or dieting to get back into shape, remember that your body needs time to recover from pregnancy. Strenuous exercise or rapid weight loss can be harmful. Good nutrition is important and can help with healthy weight loss.

You also need to think about your baby's health. For example, a breast-feeding mom should avoid dieting until her baby is two months old. Then, losing about one pound a week is generally safe.

Fact: Breast-feeding burns 500 or more calories per day. That equals 3,500 calories — about one pound — per week.

Source: National Women's Health Information Center

For effective weight loss:

- Keep it simple. You have enough on your mind with a new baby. So try small changes.
- Start exercising slowly. Choose an activity you enjoy and can do with your baby, such as walking with a stroller.
- Track your accomplishments. If you get frustrated, a fitness journal will show you how far you've come.

When it comes to shaping up after pregnancy, regular exercise and a healthy diet are best. Work with your doctor to develop a safe and effective weight loss plan for you.

Breast milk: Always fast, fresh and free

Breast milk is perfect nutrition for your baby. It can also help protect your baby from infections and diseases.

Breast-feeding can save you time and money. You don't have to prepare formula, and breast-feeding creates a special bond between you and your baby.

Many experts recommend that babies have **only** breast milk until age six months. It's even better to breast-feed until your baby is one year old. After that, you may continue breast-feeding as long as you and your baby wish. For more information, see the resources listed to the left.

No computer at home? Try the public library or your local community center.



NEWS TO MAKE YOUR BODY HAPPY



TV:

Want to lose "baby fat?" Turn off the TV and go walking.

The American Journal of

Preventive Medicine reports that women who watch less than two hours of TV and walk at least 30 minutes daily are much more successful at shedding extra pounds after having a baby. Eating fewer *trans*-fatty foods is also a key to post-baby weight loss.



Eye Protection:

About 40,000 people suffer eye injuries while playing sports each year.

About one-third of those injuries happen to children. The American Academy of Ophthalmology says that protective glasses and other gear could help prevent many eye injuries. Eye injuries can cause poor vision and blindness.



Fruit:

What you eat may lower your risk for colon cancer. A study found that people who eat

large or medium amounts of meat were 70 percent more likely to have had a colon polyp than those who ate a lot of fruit and little meat. A polyp is a growth that can develop into cancer.

Source: Journal of Nutrition

Get the lead out — you could earn a \$30 gift card

You love your baby. You want your baby to grow up healthy. So, make sure he or she has a blood lead test at ages 12 months and 24 months.

Lead is a metal. It can be dangerous if it gets into your baby's blood. Blood lead poisoning can cause developmental problems, seizures and other serious health problems.

Lead is often found in:

- **Dust from old, peeling paint** — Do not let your baby eat paint chips or chew on painted surfaces.
- **Dirt** — Wash your baby's hands after playtime outside.
- **Imported toys, pottery and candy** — Do not let your baby chew on keys or imported toys.

Three things to remember:

1. A blood lead **screening** is not enough. **Ask your doctor or clinic to give your baby a blood lead test.** The doctor or nurse will draw a small amount of blood from your baby's finger.

2. A blood lead test is part of a complete Child & Teen Checkups visit. Your baby needs a blood lead test at age 12 months and age 24 months.

3. You may qualify for a \$30 Target® GiftCard when your baby (ages 9 months to 30 months) completes a blood lead test. Watch your mail for details. Or, call Medica Customer Service for more information.



Fact: Foods can lower blood lead. A diet rich in iron, calcium and zinc may help reduce the amount of lead in your child's body.

Good sources include:

- Iron — Eggs, beans, greens, raisins and peas
- Calcium — Low-fat and nonfat dairy foods, such as milk, cheese and yogurt
- Zinc — Lean red meat, poultry, whole grain foods, fortified cereal, beans and nuts

Make sure your child always washes his or her hands before eating a snack or meal.

Source: www.nsc.org/library/facts/lead.htm (National Safety Council)
<http://ods.od.nih.gov/factsheets/ccl/zinc.html#food>

Medica's How to Get the Care You Need booklet is now available online

This booklet compiles many of the important notices that you receive by mail from Medica throughout the year. It contains information about how you can get the most out of your health plan, including:

- > How to file a coverage complaint or appeal
- > Your rights and responsibilities as a Medica member
- > Access to helpful Preventive Screenings and Immunization grids at www.medica.com Member > Minnesota Health Care Programs > and find the *It's Your Health* link.

No computer at home? Try your public library or community center.

BUZZWORDS



Network

The group of health care professionals who provide services to Medica members at a reduced cost.

SAVE THE DATES

Speak with members of Medica's leadership team. Tell us what you think about Medica programs.

General Member Input Forum

August 14, 2007
 10 – 11:30 a.m.
 Urban League
 2100 Plymouth Avenue North
 Minneapolis, MN 55411
 Questions? Call Customer Service at **1-800-373-8335** or **952-992-2322**.

Russian Language Input Forum

Вас приглашают на...
 открытый Форум Медики для русскоговорящих клиентов

Вам предоставляется возможность встретиться с нашими представителями и задать волнующие вас вопросы о Медике.

Форум состоится:
 В среду 12 Сентября, с 15:00 до 17:00.
 По адресу:
 1375 St. Paul Ave
 St. Paul, MN 55116

Мы предоставляем бесплатный транспорт для поездки на форум.

Для заказа транспорта и с вопросами звоните по тел. **952-992-2294**. Мы всегда рады встрече с вами!

BULLIES HURT THEMSELVES TOO



Bullying is harmful not only for the victim, but also for the bully. Teen bullies are more likely to get into other kinds of trouble, such as shoplifting, skipping school and using drugs.*

If you think your child might be a bully:

- > Remain calm and try to find out why your child is bullying others.
- > Make it clear that you will not allow bullying.
- > Talk with your child about the importance of accepting people who are different.
- > Discipline your child, such as taking away privileges or imposing curfews.
- > Make an appointment for you and your child to meet with school personnel.

**Source: National Youth Violence Prevention Resource Center*

Give your child a back-to-school boost — and earn gift cards

Back-to-school is a busy time for you and your child. Here's one task you can get done early: **Call your doctor or clinic today to schedule a Child & Teen Checkups (C&TC) visit.**

A C&TC visit is an overall look at your child's health. It will help your child start the school year healthy and ready to learn. A C&TC exam may prevent illnesses and missed days later.

Also, the school may require proof that your child has had a health checkup before starting classes or playing sports. Some vaccines or "booster shots" may also be needed. A C&TC covers all these bases.

Earn Target® GiftCards when your child completes a scheduled C&TC visit.

See page 5 about receiving an extra \$30 Target GiftCard when your eligible child has a blood lead test.

Your child should have a C&TC visit at these ages:

- > 0-1 month, 2 months, 4 months, 6 months, 9 months, 12 months, 15 months, 18 months and 24 months
- > 3, 4, 5, 6 and 8 years, and every other year from ages 10 through 20

Call your doctor or clinic and set up a back-to-school C&TC visit for your child today. Or call Medica Customer Service for more information.

Source: Minnesota Department of Health

Luke D. Loon's Kids' Stuff



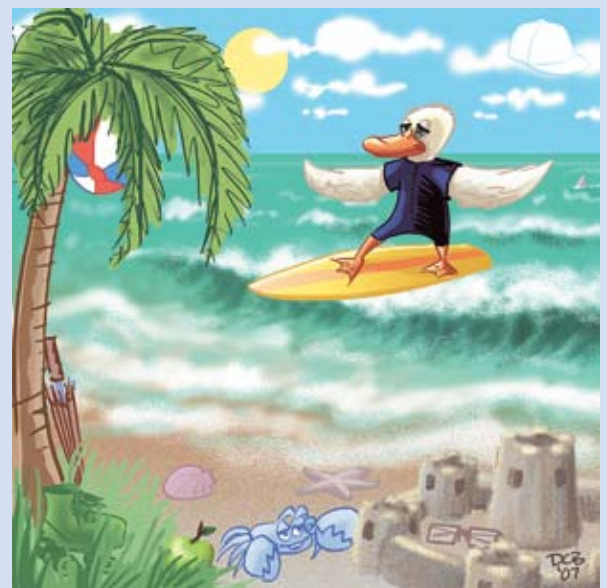
Do you see what I see?

Have you ever tried to do simple tasks with your eyes closed? It's harder than you think. Try taking a bath or making your bed without looking.

Your eyes are very important. You need to take care of them. Be sure to wear safety glasses when playing sports. And let your doctor test your eyes when you have a checkup (it doesn't hurt).

Here's a test for your eyes. Spot these items hidden in the picture with Luke:

- > Apple
- > Baseball cap
- > Beach ball
- > Eyeglasses
- > Roller skate
- > Umbrella



How Medica fared financially in 2006

Health care costs continue to climb for all of us. This trend affects Medica, too. Costs for doctor visits, hospital stays and other medical care grew faster than income from member premiums in 2006. The amount of money we spent per member also grew. The result was an overall operating loss of \$27.6 million. This is not unusual. In fact, Minnesota health plans lost a total of \$86.6 million for the year.

Medica covered its shortfall with money earned from investing its financial reserves. Reserves help protect consumers from the natural highs and lows of the health insurance business and from unexpected costs.

Overall, 91 cents of every premium dollar was spent on patient care. Only 9 cents of every premium dollar went to pay administrative costs, including health education and improvement activities for members. Medica invested millions of dollars in health improvement and disease management programs. These programs help you and other Medica members improve your health, increase your quality of life and reduce your health care costs.

MEDICA

DECEMBER 31 2006 2005
COMBINED BALANCE SHEET (In thousands)

Assets:

Investments	\$511,854	\$550,191
Cash and cash equivalents.....	167,265	147,764
Other assets.....	127,376	91,311
Property and equipment, net	29,885	28,460
Total Assets	\$836,380	\$817,726

Liabilities and Net Assets:

Claims payable	\$261,233	\$245,054
Accounts payable and accrued expenses.....	50,747	54,403
Advance premiums.....	67,210	53,657
Investment trade payable.....	11,942	12,489
Other liabilities	7,398	7,958
Total Liabilities	398,530	373,561
Net Assets	437,850	444,165
Total Liabilities and Net Assets	\$836,380	\$817,726

COMBINED STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS (In thousands)

Revenue:

Premiums	\$1,281,583	\$1,349,297
Government program revenue	1,024,414	811,795
Administrative services contract fees	66,714	58,085
Total Revenue	2,372,711	2,219,177

Expenses:

Medical and other benefits, net of reinsurance....	2,091,116	1,947,177
Selling, general, and administrative:		
Insured	192,939	193,760
Administrative service.....	71,770	57,838
Premium taxes and other assessments.....	44,493	67,835
Total Expenses	2,400,318	2,266,610

Operating loss	(27,607)	(47,433)
Net investment income	32,555	28,098
Net realized gains (losses)	3,448	17,135
Other non-operating expenses	(2,269)	(269)
	33,734	44,964

Income before income taxes.....	6,127	(2,469)
Income tax benefit (expense)	(10,702)	2,838

Excess of revenues over (less than) expenses before unrealized losses.....	(4,575)	369
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Net unrealized losses on investments, net of tax....	(1,740)	(23,830)
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Change in net assets	(6,315)	(23,461)
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Net assets at beginning of year	444,165	467,626
Net assets at end of year.....	\$437,850	\$444,165

Above financial statements are compiled and consolidated under Generally Accepted Accounting Principles.

BUZZWORDS



Assets

Items of value that Medica owns

Expenses

Costs of providing health care benefits to members

Liabilities

Amounts owed on the assets

Net Assets

The company's net worth

Net Income

Income after taxes

Revenue

Premiums and fees collected for providing health care coverage and administrative services

