

## Bright ideas for protecting your skin

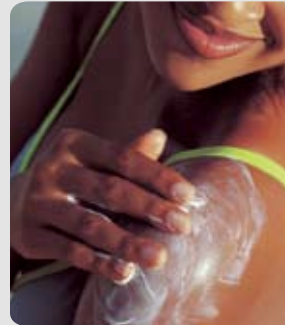
Sunshine is good for plants but can be harmful to your skin. Over time, exposure to the sun's rays increases your risk for skin cancer, premature wrinkles and cataracts.

The best way to protect your skin when you go outdoors is to **use sunscreen** that:

- ❁ Has a sun protection factor (SPF) of 15 or higher. The sunscreen must be applied 15-20 minutes before going outdoors.
- ❁ Is water-resistant
- ❁ Protects against ultraviolet A and B rays

Also, **stay in the shade** as much as possible. A wide-brimmed hat that shades the face, neck and ears, and sunglasses with 100 percent UV protection are also good ideas.

Use sunscreen every time you go out during the day, even when it's cloudy. Re-apply as directed on the label.



**Tip:** Tanning beds can be as dangerous as natural sunshine — and may be even more dangerous.

*Source: U.S. Department of Health and Human Services, Office on Women's Health*

Healthy skin is important at every age, so **protect your child's skin**, too. Many kid-friendly sunscreens are available, such as easy-to-apply sprays. Sunscreen is not recommended for children less than 6 months old.

Love your skin? Protect it during the summer and all year long.

## CAN EXERCISE LIFT YOUR MOOD?

Feeling blue? Take a hike — really! Exercise can help ease depression and other long-term mental health problems.

Exercise can also offer immediate health benefits. It can boost your mood and self-esteem, ease stress, give you energy and help you sleep better.

**Fact:** Research shows that you may get the most benefits from exercise if you are not already in good shape.

*Source: The President's Council on Physical Fitness and Sports*

You do not have to spend a lot of money or be an athlete. Anything that gets your body moving is exercise. Walk around your neighborhood, dance to the radio or march in place while you watch TV.

Of course, exercise is good for your body, too. It can help you manage your weight and conditions such as high blood pressure and diabetes. It can also reduce your risk of heart disease, stroke and some kinds of cancer. Ask your doctor what kind of exercise will be best for you.

## KEEP YOUR SUMMER EVENTS SAFE

Food is at the center of most picnics, campouts and reunions. These simple, practical tips will help make sure your summer feasts stay safe:

- ❖ Wash your hands before and after handling food.
- ❖ Wash fruits and vegetables thoroughly before cutting or serving.
- ❖ Wash platters and utensils often while preparing food.
- ❖ Cook meat thoroughly. Steaks and roasts should be heated to at least 145 degrees, ground meat to 160 degrees and poultry to 165 degrees.
- ❖ Keep hot foods at 140 degrees or hotter until served.
- ❖ Keep cold food chilled to 40 degrees or less. Don't leave coolers open.
- ❖ Throw away perishable food that sits out more than two hours. The limit is one hour when the temperature is higher than 90 degrees.
- ❖ Do not taste food to see if it has spoiled. If it looks bad or smells bad, throw it away.

## WATER, WATER EVERYWHERE

Water isn't just water anymore. Now it's purified, artesian, sparkling or in some other niche. Is there a difference? Yes! The U.S. Food and Drug Administration enforces these standards for bottled water:

- ❶ Artesian water is collected from a particular kind of well without mechanical pumping.
- ❷ Mineral water must contain an established quantity of minerals. These minerals must be naturally present, not added during the manufacturing process.
- ❸ Purified water includes ionized, distilled and demineralized waters. These products have been purified through a process that removes minerals and other substances.
- ❹ Sparkling water may be naturally or artificially carbonated.
- ❺ Spring water is collected from an underground source, either when the water comes to the surface naturally or through tapping the source of the spring.

**Fact:** Tap water is just as good for you as bottled water.

*Source: American Dietetic Association*

## How you can lower your health plan costs

*Frequently Asked Questions with Theodore Loftness, MD, vice president of Regional Health Services at Medica and medical director of LaborCare*



### Q: Why are health insurance and health care costs increasing so fast?

**A:** The primary reason is we are using more health care services. Our population is growing older, and on average, older individuals have more health problems and, therefore, use more medical services.

Some other factors behind increasing health care costs are:

- ❖ Advancements in health care are bringing new cures and treatment options to the forefront. These come at a high cost.
- ❖ We have epidemics of obesity and diabetes in this country. Lifestyle factors — including diet, tobacco, alcohol and lack of exercise — account for 40 percent of health care costs.

**Fact:** In 2007, the overall inflation rate was 2.6 percent. At the same time, the average health insurance premium increased 6.1 percent and workers' earnings increased 3.7 percent.

*Source: Henry J. Kaiser Foundation*

### Q: Why should I try to save money for my health plan?

**A:** Your group health plan is self-insured; meaning Medica simply provides the network of providers. If you as a member are able to help keep annual premium increases down, that means more money will go into your pocket. It means less money will be needed to cover the overall health care costs of your group, saving money for all.

### Q: What is Medica's role in improving my health?

**A:** Our focus is on helping you, as a labor member, place a greater emphasis on areas such as preventive care, diet, regular exercise, tobacco cessation, injury prevention and stress reduction. We also provide you with cost and quality tools to help you become a better health care consumer.

### Q: How can I help keep health care costs as low as possible?

**A:** Start by looking at your risk factors and receiving timely preventive care based on your age, family health history, personal health status and lifestyle. You should also set goals for improving your diet, getting regular exercise and quitting smoking.

Finally, be more aware of health care costs. For example, generic drugs contain the exact same active ingredients as brand-name drugs, but generics cost up to 80 percent less.

### Q: How do I start shopping for health care?

**A:** Go to [www.mainstreetmedica.com](http://www.mainstreetmedica.com). You will find cost and quality tools that will help you find the right care at the right cost. All of the features are available at no cost to you. You do not even need to register or log in. Just visit the site and start looking. You'll be amazed what you learn.

You can also keep reading future issues of this newsletter. It will show you more ways to make healthy decisions and become a more informed health care consumer.

## First come, first served? Not in an emergency room!

In banks and grocery stores, the first person in line is helped first. If you go to the ER for a non-emergency medical problem, you will be seen after the medical staff has helped patients with more serious problems. It can also cost you a lot more.

### When to get emergency care

To avoid unnecessary waiting or costs, reserve emergency care for illnesses and injuries that may result in the loss of life, limb or ability. These include:

- ❖ Bleeding you can't control
- ❖ Breathing difficulties
- ❖ Head injuries
- ❖ Pain or pressure in your chest
- ❖ Poisoning
- ❖ Severe vomiting
- ❖ Spinal injury
- ❖ Sudden pain, dizziness or vision change
- ❖ Traumatic injury

### When to call your doctor's office

In most cases, you should call your doctor's office for minor illness and injuries, such as:

- ❖ Allergy flare-ups
- ❖ Colds and flu
- ❖ Cough
- ❖ Earache
- ❖ Fever
- ❖ Minor cuts
- ❖ Rash
- ❖ Sore throat
- ❖ Sprains and strains

**Tip:** If a minor illness or injury needs fast care, visit an urgent care center in Medica's network.

Not sure whether a symptom needs emergency care? Call Medica Customer Service. If it's a true emergency (see above), call 911.

## 'Oh, my aching back!'

Many people suffer from back pain caused by a traumatic injury or overexertion. Among older adults, however, back pain is more likely to be the result of degenerative disk disease, osteoporosis or another chronic condition.

It's important to see your doctor about severe or unusual back pain that may signal a health problem. Also, tell your doctor about any back pain that lasts more than a few weeks.

To help keep your back as healthy and pain-free as possible:

- ❖ Avoid lifting heavy objects or performing chores that require heavy lifting.
- ❖ Ask your doctor about a program of gentle exercise. Exercise may help you lose excess weight and strengthen back muscles.
- ❖ Follow your doctor's care instructions for chronic conditions.
- ❖ Wear a back brace to improve stability and discourage excess movement of the back.
- ❖ Use a cane or walker. Such devices can help prevent falls and ease pain.

## A HEALTH CARE 'HOME' OFFERS SAFER, FASTER CARE

Trust is important in any relationship. It's also one reason you should have a regular doctor. You may feel more comfortable talking with a doctor you already know and trust, especially about personal health issues and other sensitive topics.

A regular doctor:

- ❖ Oversees all aspects of your health care
- ❖ Makes sure you keep up with preventive care, such as vaccines and recommended screenings
- ❖ Treats your non-emergency injuries and illnesses
- ❖ Refers you to specialists, as needed, and integrates their recommendations with the rest of your health

Because your regular doctor is familiar with your health history, he or she can also provide faster, safer care. Your doctor already knows if you take medications or have medical conditions, health risks or allergies.

Need help finding a regular doctor? Visit [www.medica.com](http://www.medica.com) > Find A Doctor.

## What's in a cigarette? Chemicals!

When you light up, you're smoking more than tobacco. Cigarettes typically contain thousands of chemicals, such as:

- ◆ Acetone — the active ingredient in nail polish remover
- ◆ Ammonia — a household cleaner also used to make fertilizers and explosives
- ◆ Arsenic — a poison used in many commercial weed killers and pesticides
- ◆ Benzene — found in gasoline and also used in the production of dyes, detergents and pesticides
- ◆ Carbon monoxide — the poisonous fumes that come out of a car's tailpipe
- ◆ Cyanide — in its gas form, used to exterminate rats on ships and in buildings
- ◆ Formaldehyde — a component of glue and adhesives used to make pressed wood products, as well as a preservative in some types of paint
- ◆ Lead — commonly used in house paint but banned in 1977 because of the danger it poses to children
- ◆ Vinyl chloride — used to make plastic products, such as pipes and packaging materials

To learn more about the harmful effects of tobacco, as well as prevention and control, visit the Minnesota Department of Health Web site at <http://www.health.state.mn.us/divs/hpcd/tpcl/>.

## Fight cancer every time 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.

Other foods that may lower your cancer risk:

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

**Key point:** More is not always better. Rather than consuming 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.

## THE SOBERING TRUTH ABOUT DRUNK DRIVING

In the time it takes you to read this newsletter, a drunk driver will kill someone.

In the time it takes you to read this article, another drunk driver will injure someone. Will the victim be your mother, brother, grandfather, niece or child?

All states in the U.S. have a legal blood/breath alcohol concentration (BAC) limit of 0.08 percent. However, this does not mean that you can safely operate a vehicle at that level. Research shows that a much lower BAC level can affect coordination, judgment and other driving skills.

Three rules to live by:

- ❑ Choose a member of your group to stay sober and serve as a designated driver.
- ❑ Do not allow someone who has been drinking to drive.
- ❑ Do not get in a car with a driver who has been drinking.

**Fact:** Every 31 minutes, someone dies in an alcohol-related traffic accident. Every two minutes, someone is injured in such an accident.

*Source: National Highway Traffic Safety Administration*