

Mark your calendar!

LaborCare Health & Wellness Fair, April 4, 2009

Medica, along with your fund, is sponsoring a LaborCare Health and Wellness Fair on April 4, 2009. Please join us at the Minneapolis Convention Center for this fun event. The doors open at 8 a.m. and admission is free. The event runs through 4 p.m.

The fair is a family event with a wide range of health and wellness programs and activities. You will have an opportunity to have your cholesterol, blood pressure and blood sugar checked. Along with health programs, we have a variety of fun activities, including appearances by members of Fox Sports Network and sports celebrities. You and your family will be eligible for over \$50,000 in prizes, including cruises, sports and hunting packages, golf outings, spa packages and sports memorabilia. We think this will be a great event for all ages. Please look for upcoming mailings for more information. Hope to see you April 4!

For more information, visit www.LaborCareHealthFair.com.

STAY ACTIVE DURING COLD WEATHER

When it's cold outside, you may want to just curl up in a blanket and watch TV. However, being a couch potato is no way to stay in shape. Remaining active during the winter months may help you avoid weight gain and is good for your overall health. Try these ideas:

Move indoors. Is it too cold to jog? Exercise inside. Pop in an aerobics DVD. Join a health club. Power walk at a mall.

Maintain motivation. Write down your reasons for wanting to exercise. Then, read the list when you need help getting motivated to work out.

Love the weather! Winter is a great time to try different activities. Skiing, skating and even sledding with the kids are good types of exercise.

Wear layers. When you do go outdoors for exercise, put on several layers of clothing. If you start to get too warm, take off one layer at a time. Then, put the layers back on as needed when you are finished exercising.

Tip: A scarf to cover your mouth and nose is essential if the weather is very cold or you have asthma.

Be safe. Dress appropriately, avoid extreme weather and take other precautions for your safety. If you are not currently active or have a health concern, ask your doctor before starting an exercise program.



WINTER WEATHER WORDS

Black ice

Black ice is a thin, nearly invisible sheet of ice on a road or other surface. It is created by car exhaust, usually at intersections and other places where cars stop or idle. It can create hazardous conditions for driving, walking and other activities.

Windchill

Windchill combines the wind and temperature into a "feels like" factor. It indicates the rate your exposed skin will lose body heat due to wind, evaporation and cold temperatures. Wind lowers your body temperature, making you feel colder than the air temperature alone.

Winter storm watch

A winter storm watch means that a winter storm is likely to occur.

Winter storm warning

A winter storm warning means that a winter storm has already begun or will begin soon.

LIVE HEALTHIER: KILL MORE GERMS!

Meetings and deadlines aren't the only things waiting for you at work. Research shows that the average office is crawling with germs that can cause colds and flu.

Germiest office surfaces:*

- ❖ Phone
- ❖ Keyboard
- ❖ Computer mouse
- ❖ Desktop

*Source: *The Clorox Company*

The single best way to kill germs is to wash your hands often with soap and water.

Here's how:

- 1 Run warm water over your hands.
- 2 Apply soap; lather well.
- 3 Scrub for 20 seconds, cleaning all areas of your hands and wrists.
- 4 Rinse thoroughly and dry with a clean or disposable towel.
- 5 Turn off the faucet with the towel.

Tip: To kill more germs, use disinfecting wipes daily on your home and office phones, desks and other surfaces.



Getting the best care at the best price helps everyone

By Theodore Loftness, MD, vice president of Regional Health Services at Medica and medical director of LaborCare

When you're sick or injured, getting the best care for the best price can help you recover faster and with less cost to you and your group fund. Medica has started providing information to labor groups about medical professionals who have demonstrated an ability to offer quality and value.

The initial focus has been on two areas where costs tend to be high and quality varies widely: neck/back care and radiology.

Back pain affects about 80 percent of all people at some point in life, and that percentage is probably even higher among labor groups. Many different physicians offer many different types of care for chronic back pain, but most treatment options are expensive and offer only minimal or short-term relief.

Physicians Neck & Back Clinics (PNBC) take a different approach to chronic back pain. PNBC — which employs 15 spine care specialists at six locations throughout the Minneapolis-St. Paul area — does not offer surgery, injection medications and similar treatments that cost a lot but often provide only limited benefits. Instead, PNBC addresses chronic back pain through an aggressive exercise program that isolates and strengthens the back muscles.

The result? About 85 percent of PNBC's patients experience significant long-term relief from chronic back pain without surgery. Plus, PNBC patients re-enter the health care system 67 percent less often than patients who choose other forms of treatment, according to Dave Carpenter, CEO of PNBC.

"We've always believed that we can fundamentally change the way spine care is delivered and stop unnecessarily expensive treatments," Carpenter says. "We want to be part of the solution, and Medica is taking a leadership role in finding a solution."

The Center for Diagnostic Imaging (CDI) offers a similar value for radiology services. With 50 facilities in nine states, CDI is proven to offer high quality services at reasonable prices.

"Consumers have not had enough information to make intelligent decisions about which providers offer the best value. Medica is taking the lead in matching quality providers with labor groups," says Liz Quam, director of the CDI Institute.

Success will depend, in part, on the ability of providers and consumers to embrace this fresh approach, she adds. For example, CDI must make its quality measures and costs transparent.

"I'm thrilled that Medica has taken the lead and CDI is participating," Quam says. "This is the kind of leadership we need to fix what ails the health care industry."

Key point: You need to think differently about the care you receive. With providers such as PNBC and CDI, you may get better care with less cost to you and your group fund. Medica will continue to think differently, too, fostering relationships between labor groups and providers who offer the best care at a price we can all afford.

10 tips for surviving winter

Cold weather is nothing new in our part of the world. Still, it's important to keep in mind some of the simple facts that can help keep you and your family safe until spring.

- 1 **Stay active, but don't overdo it.** Your heart works harder in cold weather. Adjust your exercise routine, and work slowly when you need to do strenuous chores.
- 2 **Moisturize your skin after bathing.** Using a humidifier and not overheating your home can also help prevent dry skin.
- 3 **Set the thermostat** at 68 degrees or warmer. Save on energy costs by closing off rooms you don't use often.
- 4 **Stay in.** Minimize your time outdoors on very windy or very cold days.
- 5 **Get your vitamin D.** Vitamin D is found in foods such as fish, eggs and fortified milk. Sunlight also causes your skin to make vitamin D. Just 10 minutes of exposure may help prevent a vitamin D deficiency.
- 6 **Bundle up!** When you go out, wear layers of clothing and a hat, mittens and scarf.
- 7 **Step carefully.** Ice is a constant danger in winter. Use rock salt, sand or other materials on outdoor stairs and walkways.
- 8 **Beware of hypothermia.** Get emergency care if your body temperature drops below 95 degrees. Other symptoms include shivering, confusion and slurred speech.
- 9 **Check with your doctor** about your chronic illnesses. You may need to take special cold-weather precautions if you have asthma, heart disease or other conditions.
- 10 **Keep an eye on others.** Check on friends, neighbors and family members who are elderly or ill.

FIND A DOCTOR CAN SAVE YOU MONEY AND HASSLE



You will usually pay more — often **much** more — when you receive care from a doctor or other provider who is not in Medica's network. The network can change at any time, so Medica makes it easy for you to check on this important information.

Fact: You could pay five to 25 times more if you receive care from a doctor who is not in your plan's network.

Source: Medica

Before every appointment, take a few seconds to use the *Find A Doctor* tool at www.medica.com. It will verify whether your doctor is part of your plan's network. You may search by the doctor's name, location or other criteria. The tool is free, easy to use and could save you a lot of money.

Two ways to verify that your doctor is part of your plan's network:

1. Visit www.medica.com>*Find A Doctor*.
2. Call Medica Customer Service at the number on the back of your member ID card.

QUESTIONS TO ASK YOUR DOCTOR ABOUT TOBACCO CESSATION



You're ready to stop smoking? Congratulations! Your doctor can help. Ask these questions:

1. What are some of the health benefits of quitting?
2. What can I do to help ensure success?
3. What can I expect in terms of cravings, mood swings and other effects of quitting?
4. Should I try nicotine replacement therapy? What products might work best for me?
5. What can you tell me about the drug Chantix?
6. What other behaviors (such as drinking alcohol or going to places where others are smoking) should I change?
7. What should I do if I slip up and start smoking again?

You don't have to do it alone. 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/tpc/>.

WHAT TO DO WHEN YOU HAVE COLD OR FLU SYMPTOMS

Flu and cold symptoms can make you feel miserable. However, symptoms like sore throat, runny nose, cough and low-grade fever generally do not add up to a medical emergency. So these signs of cold and flu can generally be treated effectively without going to the emergency room. Try these steps instead:

1. Try over-the-counter remedies. Most cold and flu symptoms are best treated at home with medicines you can buy without a prescription.
2. If you become concerned about the severity or duration of symptoms, call your primary doctor's office. Be sure to let them know you need to see the doctor soon.
3. If you are unable to see your doctor, go to the nearest urgent care center in Medica's provider network. Urgent care centers are experienced in providing fast care for minor illnesses, such as cold and flu symptoms.

Fact: A hospital emergency room is usually not the best place to go for treatment of minor illnesses. Emergency doctors provide care for the sickest patients first. So you may have to wait a long time for care. Emergency care is also very expensive.

Beat the after-holiday blues



The parties are over. Family and friends have gone home. It seems all you see ahead is a cold, gray winter.

Many people experience a similar letdown after New Year's. If you are one of them, here's how you can cope with the after-holiday blues.

Exercise. Physical activity can ease symptoms of depression and help stop it from recurring. Your doctor can tell you about activities that will be best for you.

Do a good deed. Every day, do one small thing to make someone feel special. Visit a neighbor who lives alone. Prepare your family's favorite meal. Thank a coworker for helping with a project. You'll be surprised how good you feel.

Pay attention to you. Stress and fatigue can worsen post-holiday depression. Give yourself a break and set aside chores to spend an evening with your family or a good book.

If needed, get help. Tell your doctor about feelings of sadness or other symptoms of depression that persist or affect your daily life. Medica also offers resources that can help you cope with depression. Check your benefit document or call Customer Service to learn more.

Learn more about depression

www.medicacom>Health and Wellness Resources by HealthForums.com

www.apa.org — American Psychological Association

www.nami.org — National Alliance on Mental Illness



FLU SEASON: WE'RE NOT OUT OF THE WOODS YET

Flu season is far from over. Last year, flu activity peaked in mid-February, and cases were reported as late as May.

Fact: Each year in the United States, about 36,000 people die from the flu.

Source: Centers for Disease Control and Prevention

If you haven't had a flu shot, it's not too late. A flu shot takes only a few seconds but can save you many days of misery, and could even save your life.

The flu shot is highly recommended for people at risk for complications. This includes children ages 6 months to 18 years, people 50 years old or older and individuals with a chronic health condition. However, anyone who wants to lower his or her flu risk should have a flu shot.*

Note: The flu shot is also recommended for **pregnant women**.

To find a flu shot location, call your doctor or visit www.medicacom>Flu tips and clinics.

**Flu shots for members 18 and over on individual business plans are excluded.*