Invest in Your Health
This guide to better health

is a reference tool to help you become more active in your healthcare decisions. It is intended to help raise your awareness so you can recognize and learn more about the health conditions affecting you, make the most of your healthcare benefits, and pursue a healthy lifestyle. Always check with your healthcare plan to verify the service you are requesting is a covered benefit.

The content of this guide is not intended as a substitute for professional medical advice. Always seek the advice of a qualified health provider with any questions you may have regarding a medical condition.

This booklet is adapted from "An Introduction to Health Care Consumerism" and is used with the permission of The Sound Partnership, Tacoma, WA.
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**Take an Active Role in Your Health**

It's all about changing your behavior and taking a more active role in your health, taking more responsibility for making smart healthcare decisions and leading a healthy lifestyle everyday. Being healthy is a lifelong process that involves breaking old habits and developing healthier ones.

**think well**
Learn how to stay well and make the most of your healthcare dollars and benefits. Encourage others to actively use healthcare tools and resources.

**live well**
Take an active role in your health by doing things that will keep you well and change the behaviors that put you at risk.

**be well**
Maintain your new, positive health behaviors. Be an "example" for healthy behaviors at work, at home and at play. Reward yourself too.
Why is this important?

The decisions you make about how you live your life have a tremendous effect on your health. How you choose to use your healthcare can have a huge impact on the quality of care you receive and on how much you pay for that care.

Think of wellness as a journey. Each person is at a different stage and will begin their journey in a different way. You can't change your behavior overnight, but with focus on developing healthy habits you will experience wellbeing and reap its benefits along the way.

**ODS** provides you with tools and resources to help you be more active in your healthcare decisions. The focus is simple: **think, live, be well.**

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**Taking An Active Role In Your Health Means**

- Pursuing a healthy lifestyle by engaging in activities to maintain or improve health
- Practicing prevention and knowing what to do for early detection of health conditions
- Managing your chronic conditions & actively participating in available programs through the health plan
- Demonstrating self care when appropriate
- Seeking out how and when to manage health problems on your own
- Making thoughtful plans and provider selections
- Communicating with your doctor and sharing in decisions
- Understanding cost implications and considering the true cost of healthcare when making decisions
- Discussing the positive aspects of healthcare knowledge with others
- Acting as a role model for co-workers and family members

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**Want a healthier life?**

It’s **your** choice.
Pursue a Healthy Lifestyle

Making lifestyle changes can enhance your health and reduce healthcare costs. If you want to reduce your risk factors for various conditions, improve your health and save money on unnecessary health costs, there are some simple lifestyle choices you can make.

**Eat Right.** Eating healthier starts with eating more whole foods, fresh fruits, vegetables and less fast food and fewer snacks. Eat at least 5 servings of fruits and vegetables a day. A healthy diet can help reduce your risk of stroke, diabetes, heart disease and cancer. One size doesn’t fit all. Visit [www.mypyramid.gov](http://www.mypyramid.gov) which offers personalized eating plans and interactive tools to help you plan and assess your food choices based on the Dietary Guidelines for Americans. The USDA Food Guide Pyramid is a great resource you can use to get started.

**Maintain a healthy weight** for your height and build. You can determine your healthy body weight by using a Body Mass Index (BMI) calculator, like the one at [www.caloriecontrol.org/bmi.html](http://www.caloriecontrol.org/bmi.html)

**Be physically active.** Introduce exercise into your daily routine, for example, bike or walk to work, jog or walk in the morning before work and take the stairs whenever possible.

**Manage your stress.** See Five-minute Stress Busters on page 10 for quick and easy exercises.

**Don't smoke.**

**Get regular check ups.** This helps your doctor spot any health issues early when they're easier and less costly to treat.

**Be a Healthy Role Model.** Share the principles of a healthy lifestyle so others can think healthy, act healthy and stay healthy too!

**Remember, change isn't always easy.**
Changing your lifestyle and your health behaviors is hard work; it won't happen overnight. In fact, it takes 21 days of sustained behavior to start or stop a habit. But, it's a key part of wellness to act healthy and stay healthy. You'll reap the rewards of good health and cost savings, too.
Learn About Common Health Conditions

Musculoskeletal conditions

Musculoskeletal conditions affect the nerves, tendons, muscles and supporting structures of the body. They range from painful, but non life threatening conditions, such as bunions and carpal tunnel syndrome, to debilitating conditions like lupus and muscular dystrophy. Among the most common musculoskeletal conditions are the over 100 types of arthritis.

Who’s at risk?
You are at risk for the more common musculoskeletal disorders if you are involved in heavy physical labor, don’t get enough exercise, perform tasks with repetitive motions, have experienced trauma to your musculoskeletal system (such as being in an auto accident), or if you have poor posture. In addition, research shows that you may be more likely to develop symptoms of certain types of arthritis and related conditions if you are overweight and eat a poor diet.

Reducing your risk
Although some musculoskeletal conditions are genetic, many are preventable by practicing good behaviors. For example, you should eat a healthy, well balanced diet that includes plenty of vegetables, fruits and wholegrain products; limit your intake of sugar, salt and fat (especially saturated fat found in animal products), and take the recommended daily amounts of vitamins and minerals. It's also important to exercise safely and maintain your body's flexibility. Make sure to ease into any new activity or sport, and always perform warm up and cool down exercises (such as light jogging or gentle stretching) to minimize the chance of muscle strain or other soft tissue injuries. And, let injuries heal completely before engaging in activity that might cause the injury to recur.

If you do heavy physical labor, such as repetitive tasks, make sure to use items like back support belts or wrist guards to minimize the chance of injury. Also, maintain proper form when doing certain activities, like lifting (e.g., lift with your legs, not your back), as well as good posture and wear supportive, comfortable footwear.

Did You Know?
- Nationally, work related musculoskeletal disorders are becoming more common and account for a majority of worker's compensation costs?
- The most common Musculoskeletal Disorders in Adults 45 years and older are low back pain, osteoarthritis, tendinitis or bursitis, gout, fibromyalgia, rheumatoid arthritis

Source: Felson, D.T. “Epidemiology of the Rheumatic Diseases.”

For more information visit the National Institute of Arthritis and Musculoskeletal and Skin Diseases at www.niams.nih.gov/
MEDLINEplus (A service of the U.S. National Library of Medicine and the National Institutes of Health) at www.medlineplus.gov/
Healthy bones

When you think of bones, you might imagine a hard, brittle skeleton. In reality, your bones are living organs. They are alive with cells and flowing body fluids. Bones serve as a storehouse for minerals that are vital to the functioning of many other life sustaining systems in the body and are constantly renewed and grow stronger with good diet and physical activity.

According to the Surgeon General's Report on Bone Health and Osteoporosis, by 2020 half of all Americans over 50 will have weak bones unless we make changes to our diet and lifestyle. The cost of weak bones to Americans is huge. Caring for bone fractures from osteoporosis costs $18 billion each year. One in two women and one in four men over 50 will have an osteoporosis related fracture.

Exercise is the single most important thing one can do to preserve and increase one's bone mass.

Many things weaken bones. Some are outside your control. Here are some things you can control:

✓ Get enough calcium and vitamin D in you diet at every age. Find out what foods are the best sources of calcium and vitamin D.
✓ Be physically active. Learn what types of physical activity contribute to bone health.
✓ Reduce hazards in your home that could increase your risk of falling and breaking bones.
✓ Talk with your doctor about medicines you are taking that could weaken bones.
✓ Maintain a healthy weight. Being underweight raises the risk of fracture and bone loss.
✓ Don't smoke. Smoking can reduce bone mass and increase your risks for a broken bone.
✓ Limit alcohol use. Heavy alcohol use reduces bone mass and increases your risk for broken bones.
✓ Decrease caffeine intake. Caffeine causes calcium to be excreted in the urine. Three cups of coffee will secrete 45 milligrams of calcium into the urine.
Overweight and Obesity

One in four adults in Oregon is obese, putting the state smack in the midriff bulge—28th nationally—according to a new report on America’s weight problem.

Although the state’s children rank better, still one in four Oregonians ages 10 to 17 is overweight. Only Utah and Minnesota have lower rates of overweight kids.

Nationwide, two thirds of adults are overweight and one third are obese; in Oregon 60 percent and 25 percent respectively. Obesity rates in adults have more than doubled since 1980; in children, they have tripled.

Overweight is defined as having a body mass index of 25 or higher; obese, a BMI of 30 or higher. Obesity is a contributing factor to many chronic illnesses including diabetes, high blood pressure and heart disease. Obesity is also linked to gastroesophageal-reflux disease or GERD.

Reducing Your Risk

There are many causes of overweight and obesity. However, the major factor that contributes to weight gain is the imbalance of the number of calories consumed versus the number of calories the body uses - or burns.

A calorie is defined as a unit of energy supplied by food. A calorie is a calorie whether in the form of carbohydrates, fats, sugars, or proteins – they all contain calories. The best way to reduce your risk for overweight and obesity is to eat a well balanced diet and be physically active for at least 30 minutes every day. Being physically active allows your body to burn the calories that are consumed which will result in weight loss.

Other factors that contribute to overweight and obesity include environment, genes, some disease, or drug or medication use.

Other Benefits of Regular Physical Activity

Physical activity helps build and maintain healthy bones and muscles and reduces the risk of developing obesity and chronic diseases such as diabetes and cardiovascular disease. Physical activity also reduces feelings of depression and anxiety and promotes psychological well-being.

Benefits of weight loss

Modest weight loss of 5 - 10 percent of baseline weight leads to a reduced risk of improvement illnesses, including diabetes, high blood pressure and heart disease.

Source: http://www.cdc.gov/obesity/causes/index.html

Diabetes Up, Obesity to Blame

According to The New England Journal of Medicine, Approximately 90% of type 2 diabetes is attributable to obesity. As a result, diabetes is rapidly emerging as a global healthcare problem that threatens to reach pandemic levels by 2030. Changes in lifestyle that lead to weight loss reduce the incidence of diabetes. Preventing obesity and diabetes will require fundamental social and political changes such as initiatives to make affordable, healthful foods available as well as education and community planning to facilitate exercise programs.
Heart Disease

Coronary Artery Disease
Coronary artery disease is the most common type of heart disease, affecting seven million Americans. It is a condition caused by the thickening of the walls of the arteries that supply blood to the heart. When these arteries become blocked, the heart doesn't get enough oxygen and it can become damaged. Unfortunately, coronary artery disease develops so slowly there are no symptoms. People are often unaware that they have it, until they have a heart attack. So, it's important that you find out if you are at risk for coronary artery disease and if so, change your behaviors to avoid developing it.

Heart Disease and Diabetes
Heart disease is common in people with diabetes. In fact, statistics from the American Heart Association estimate that heart disease and stroke are responsible for two thirds to three fourths of the deaths amongst people with diabetes.

The most common cause of heart disease in a person with diabetes is hardening of the coronary arteries, or atherosclerosis, which is a buildup of cholesterol in the blood vessels that supply oxygen and nutrition to the heart. This buildup of cholesterol usually begins before the increase in blood sugars that occurs in type 2 diabetes. In other words, heart disease almost always has established itself prior to the diagnosis of type 2 diabetes.

Reducing Your Risk
Risk factors for coronary artery disease include family history of heart disease, high blood cholesterol, high blood pressure, smoking, obesity and physical inactivity. You can reduce your cholesterol and blood pressure, by exercising and managing your weight. Because nearly one third of all Americans with high blood pressure don't even know they have it, you should ask your doctor what your levels are for blood pressure and cholesterol. Certain foods can also help protect you against all types of heart disease; fiber, soy, fish and fish oils, antioxidant vitamins (vitamins C and E and carotenoids, such as beta carotene) and folic acid.

You can reduce your risk for coronary artery disease by not smoking, reducing your cholesterol and blood pressure, exercising and managing your weight.

For more information visit the American Heart Association at www.americanheart.org

the National Heart, Lung and Blood Institute at www.nhlbi.nih.gov
Congestive Heart Failure

Congestive heart failure is also called cardiac failure, left sided heart failure and right sided heart failure. Heart failure occurs when the heart loses its ability to pump enough blood through the body. It does not mean that your heart has stopped or is about to stop working. It means that your heart is not able to pump blood the way it should. The weakening of the heart’s pumping ability causes blood and fluid to back up into the lungs. The leading causes of heart failure are coronary artery disease, high blood pressure and diabetes. Treatment includes treating the underlying cause of your heart failure, medicines including diuretics to reduce the amount of fluid in the body, and heart transplantation if other treatments fail. Nearly five million Americans are living with heart failure and 550,000 new cases are diagnosed each year. It contributes to 300,000 deaths each year. The costs of treating heart failure in the U.S. exceed $27 billion.

Who’s at risk
Congestive heart failure affects people of all ages, from children to young adults, to the middle-aged to senior citizens. However, it's more common among older people, especially those who smoke, have diabetes, are overweight, eat foods high in fat and cholesterol and don't exercise. If someone experiences heart failure, chances are they have (or had) coronary artery disease, past heart attacks, high blood pressure, abnormal heart valves, heart muscle disease or swelling, heart defects present at birth, severe lung disease, diabetes, sever anemia, hyperthyroidism and abnormal heart rhythm.

Prevention
Congestive heart failure is typically due to a weakening of the heart over a long period of time. Take steps to prevent the diseases and conditions that cause it, like coronary artery disease, high blood pressure and diabetes. Also control your weight; watch what you eat; don't smoke or use other tobacco products and abstain from or strictly limit alcohol consumption. Maintain a healthy diet low in saturated fat, cholesterol and sodium, exercise regularly and sustain healthy blood pressure levels can help reduce your chances of developing congestive heart failure. In addition, your doctor may also prescribe medications to help lower your cholesterol and blood pressure levels.

Did You Know?
- Our leading health risk factors are stress, overweight and high blood pressure?
- Your pharmacist is a good resource for information about medications. Ask if any drug you're taking interacts badly with certain foods or other drugs, including nonprescription ones?
- Uncontrolled high blood pressure increases the risk of heart failure by 200%?
- Persons with diabetes are at 2-8 times greater risk of heart failure than those without diabetes?
- Drug studies indicate ACE (angiotensin converting enzyme) inhibitors may slow, or even prevent the loss of heart pumping activity, improving survival among heart failure patients.

For more information visit the American Lung Association at  www.lungusa.org
Mayo Clinic Online or www.mayoclinic.com

Source: National Heart, Lung and Blood Institute
Mental Health Issues

Mental health issues range from slight depression to more serious illnesses, like schizophrenia or autism. Generally speaking, these disorders disrupt a person's thinking, feeling, moods, ability to relate to others and a capacity for coping with the demands of life.

Who’s at risk?
Mental health issues are generally linked to chemical imbalances in the brain resulting in a reduced ability to deal with stress and are often hereditary. They frequently strike individuals in the prime of their lives, often during adolescence and young adulthood. All ages are susceptible, but the young and the old are especially vulnerable. In addition, those who are dealing with major life stresses, such as a death, job stress, or other chronic health conditions are at risk for developing mental health issues, such as depression.

Prevention
One of the best ways of reducing your risk of developing mental health issues is managing your stress level as well as the way you respond to stress. In addition, eating right, exercising, getting a good night's sleep, quitting smoking and limiting your intake of alcohol will also help reduce your risk.

The best way to manage your stress level is to make it a priority to incorporate time for yourself and the things that make you feel good into each day. This will allow you to relax and unwind and to feel like you have control over your life and schedule. When major stresses do occur, try to take a minute to think about and plan your response before you react. This is especially helpful for individuals who are prone to anger.

It is important to recognize that for many people especially those who are genetically predisposed to developing mental health issues and those who are under extreme stress it is impossible to prevent mental health issues from occurring. It is critical that these individuals treat their condition like any other health issue and seek medical care.

Did You Know?
The National Institute of Mental Health (NIMH) estimates that 19 million American adults suffer each year from depression and anxiety disorders. Two million of these cases are women with depression. The good news is that these types of issues can be successfully treated with counseling and/or medications.

How can EAP help?
The Employee Assistance Plan (EAP) is a convenient source of professional assessment and referral for you and your family for almost any personal difficulty such as alcoholism and drug abuse, physical and emotional stress at work or at home, marriage and family discord, financial difficulties and job related issues. Contact your Human Resource Department for additional information on this benefit.

For more information visit MEDLINEplus at www.medlineplus.gov/
National Alliance for the Mentally Ill at www.nami.org/
National Institute of Mental Health at www.nimh.nih.gov/
National Mental Health Association at www.nmha.org/
Reduce Stress

Relax
Don’t let life stress you out. Chronic stress and anger can lead to a variety of health problems from headaches and back pain, to ulcers and heart disease.

To relax, try stress management techniques, like yoga and meditation. Or spend time alone doing something you enjoy like taking a long bath or reading in the park. Experts also recommend using good time management skills so you’re not always rushing around or running behind. Rest when you are tired, since fatigue can also cause stress. Above all, make sure you have a good support system, friends and family because talking about stress is a good way to diffuse it.

Five-Minute Stress Busters
If you’re feeling exceptionally stressed, try some of these five minute exercises:
✓ Count slowly to 10. Breathe in deeply on the odd numbers and breathe out on the even numbers
✓ Tighten your entire body from head to toes. Then, slowly relax the muscles in your body starting with the toes and working your way up to the neck and shoulder muscles
✓ Do a few small circular muscle stretchers with your wrists and neck
✓ Close your eyes and imagine a place where you feel happy and relaxed. Keep that image in your mind when you are stressed
Physical Activity

Physical activity is powerful medicine. It helps you maintain a high quality of life by preventing unnecessary illness, while keeping a lid on healthcare costs. Exercise also helps keep you feeling happy and good about yourself. Walking just 20 to 30 minutes a day provides most of the health benefits that more intensive exercise gives you. Be sure to check with your doctor before starting any new exercise program.

Tips for Getting Started and Staying Motivated

Write down specific, achievable goals

Make your goal to exercise 30 minutes every day for 30 days. Choose activities that are moderate and easily accessible, like a brisk walk or a beginner's fitness class or video workout. If that sounds daunting, break your exercise into 10 minute increments.

Schedule workouts as you would other important appointments. Even better, make an appointment to exercise with a friend. Until fitness becomes automatic, reinforce your autopilot by exercising at the same time every day.

Reward yourself. When you reach a goal, treat yourself to a massage, a concert or a drive in the country for example. Acknowledge your accomplishment and then set your next goal.

Seven Benefits of Regular Physical Activity

1. Exercise improves your mood

Exercise stimulates various brain chemicals that leave you feeling happier and more relaxed.

2. Exercise combats chronic diseases

Regular exercise can help you prevent or manage high blood pressure and cholesterol and helps lower plaques in your arteries.

3. Exercise helps you manage your weight

When you exercise you burn more calories, the more intense the activity, the more calories you burn—and the easier it is to keep your weight under control.

4. Exercise boosts your energy level

Exercise delivers oxygen and nutrients to your body. In fact, regular exercise helps your entire cardio system (the circulation of blood through your heart and blood vessels) work more efficiently giving you more energy to do the things you enjoy!

5. Exercise promotes better sleep

A good night's sleep can improve your concentration, productivity and mood. Exercise is sometimes the key to better sleep as well. Just don't exercise too close to bedtime.

6. Exercise can put the spark back into your sex life

Are you feeling too tired or out of shape to enjoy physical intimacy? Exercise can leave you feeling energized and looking better, which may have a positive effect on your sex life.

7. Exercise can be—gasp fun!

Exercise doesn't have to be drudgery. Take a ballroom dancing class. Check out a local climbing wall or hiking trail. If you're moving, it counts!

Source: Mayo Clinic Staff
According to the Mayo Clinic, more Americans die from smoking related disease than from drug abuse, alcohol, AIDS, car accidents, fire, suicide and murder combined.

Not only do smokers die 10 to 12 years earlier than nonsmokers, they also cost the U.S. $97.2 billion in medical costs and lost productivity each year. If you smoke, quitting will improve your health and save you from unnecessary medical bills later on.

The benefits of quitting smoking
Once you quit, your body starts to heal itself immediately. Within 20 minutes your blood pressure returns to normal; within 24 hours your chance of heart attack decreases; within 9 months your lungs start to get healthier. Over time, you'll reduce your risk for cancer and stroke and you'll save the money you would have spent on cigarettes.

When you stop smoking you also increase the health of those around you. Secondhand smoke can cause ear infections and aggravated breathing problems in children and increase the risk of heart disease in adults.

How to quit
There is no one way to quit smoking. Some people quit “cold turkey,” while others use nicotine gums or patches. To find the method that's right for you, talk to your doctor, call the nurse consulting line sponsored by your health plan or consider online programs, such as the American Lung Association’s Freedom From Smoking program.

Whatever you do, quitting will be much easier if you have a good support system of family, friends and co-workers.

According to the Mayo Clinic, more Americans die from smoking related disease than from drug abuse, alcohol, AIDS, car accidents, fire, suicide and murder combined.

Look into tobacco cessation programs like Free & Clear at 1-866-QUIT-4-LIFE or www.quitnow.net
American Lung Association at www.lungusa.org
Healthy Skin

Skin is your body's largest organ and protects you against heat, light injury and infection. Tanned skin is not a sign of good health. It means that your skin has been hurt by the sun's ultraviolet (UV) rays. Too much sun without protection can cause skin damage, eye problems and more serious health problems such as skin cancer and lip cancer. The good news is that you can take steps to protect your natural beauty and your health.

According to the Centers for Disease Control and Prevention skin cancer is the most common type of cancer in the United States. Since 1973, new cases of the most serious form of skin cancer, melanoma, have increased approximately 150%. Melanoma mortality rates have increased by 44%. Between 65%-90% of melanomas are caused by UV radiation. A substantial percentage of lifetime sun exposure occurs before age 20. UV radiation exposure during childhood and adolescence plays an important role in the development of skin cancer in later years.

Nearly 50% of people over the age of 65 have or have had some form of skin cancer.

Top Five Habits for Healthy Skin:

Limit Sun Exposure.
Stay inside or in the shade when the sun's rays are the strongest. This is between 10 a.m. and 4 p.m. UV rays can also reach you on cloudy days and during any season. Always use sunscreen with SPF greater than 15.

Don't Smoke.
Smoking accelerates aging of your skin and increases wrinkles. Smoking causes narrowing of the tiny blood vessels in the outermost layers of skin, decreasing blood flow, depleting the skin of oxygen and nutrients important to skin health.

Wash your skin gently
Cleansing is an essential part of caring for your skin. The key is to treat your skin gently. Avoid strong soaps, instead choose mild soaps or detergent substitutes with added oils and fats such as Dove, Cetaphil and Purpose.

Moisturize regularly
Moisturizers help maintain your skin's natural moisture levels by providing a seal over your skin to keep water from escaping.

Shave carefully
Shave after a warm shower, don't shave dry skin, apply shaving cream before shaving to lubricate skin, use a clean, sharp razor (if electric, don't use closest setting), shave in direction of hair growth, rinse your skin afterward with warm water.
Men’s Health

Recommended Screenings for Men

**Abdominal Aortic Aneurysm**
If you are between the ages of 65-75 and have ever smoked you need to be screened once for abdominal aortic aneurysm, a swollen blood vessel in your abdomen.

**Colorectal Health**
Have a test for colorectal cancer starting at age 50. Your doctor can help you decide which test is right for you. If you have a family history of colorectal cancer, you may need to be tested earlier.

**Dental Exams:**
1-2 times every year.

**Depression:**
Your emotional health is as important as your physical health. If you have felt "down", sad, or hopeless over the last 2 weeks, you may be depressed. Talk to your doctor about being screened for depression.

**Diabetes:**
Test for diabetes if you have high blood pressure or high cholesterol or a family history.

**Eyes/Ears:**
Get your eyes checked if you have problems or visual changes, otherwise every 2-4 years or annually after the age of 65. Have a hearing test starting at age 50 as needed.

**Heart Health:**
Have blood pressure checked at least every 2 years. High blood pressure is 120/80-139/99 or higher. If you are over 45 year old, talk with your doctor to decide whether aspirin is the right choice for you.

**High Cholesterol:**
Have it checked regularly starting at age 35. If you younger than 35, talk to your doctor about whether to have your cholesterol checked if you have diabetes, high blood pressure, heart disease runs in your family, or you smoke.

**HIV:**
Voluntary testing during routine health exams. Annual testing for men at risk.

**Immunizations:**
Stay up to date with your immunizations; DPT booster every 10 years; flu immunization yearly; and your once-in-a-lifetime pneumonia vaccine at age 65. At age 60 get your one time shingles vaccine. Check with your doctor regarding other immunizations that may apply to you.

**Obesity:**
Have your body mass index (BMI) calculated to screen for obesity. You can find your own BMI at [www.nhlbisupport.com/bmi/](http://www.nhlbisupport.com/bmi/).

**Prostate Health:**
At 50 or older have a Digital Rectal Exam (DRE) or Prostate Specific Antigen (PSA blood test). Discuss with your doctor.

**Reproductive Health:**
Testicular self exam monthly and part of general checkup.

**Skin Health:**
Monthly mole self exam; by a doctor every 3 years starting at age 20 and every year after age 40.

**STI Sexually Transmitted Infections:**
If you or your partner have multiple sexual partners or your partner has an STI you may need an STI Test.
Women’s Health

Recommended Screenings for Women

Blood Pressure:
Have blood pressure checked at least every 2 years. High blood pressure is 120/80-139/99 or higher. If you are over 50 talk with your doctor to decide whether aspirin is the right choice for you.

Breast Exam:
Monthly self breast exam, yearly by provider. Age 40 mammogram every 1-2 years.

Colorectal Health:
Have a test for colorectal cancer starting at age 50. Your doctor can help you decide which test is right for you. If you have a family history of colorectal cancer, you may need to be tested earlier.

Dental Exams:
1-2 times per year.

Depression:
Your emotional health is as important as your physical health. If you have felt "down", sad, or hopeless over the last 2 weeks, you may be depressed. Talk to your doctor about being screened for depression.

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Have it checked regularly starting at age 35. If you are younger than 35, talk to your doctor about having your cholesterol checked if you have diabetes, high blood pressure, heart disease runs in your family, or you smoke.

HIV:
Voluntary testing during routine health exams. Annual testing for women at risk.

Immunizations:
Stay up to date with your immunizations; DPT booster every 10 years; flu immunization yearly; and your once-in-a-lifetime pneumonia vaccine at age 65. At age 60 get your one time shingles vaccine. Check with your doctor regarding other immunizations that may apply to you.

Osteoporosis:
Get screened around age 65.

Pap Test & Pelvic Exam:
Starting age 18, every 1-3 years after 3 consecutive normal tests.

Obesity:
Have your body mass index (BMI) calculated to screen for obesity. You can find your own BMI at www.nhlbisuppost.com/bmi/.

Skin Health:
Monthly mole self exam; by a doctor every 3 years starting at age 20 and every year after age 40.

STI Sexually transmitted Infections:
If you or your partner have multiple sexual partners or your partner has an STI you may need an STI Test.
Did you know
✓ More than 75% of Americans over the age of 35 have some form of gum disease?
✓ Adults lose 165 million hours of work yearly due to oral health problems or dental visits?
✓ 90% of systemic disease have oral manifestations?
✓ 33% of Americans have untreated tooth decay?

Fun Dental Facts
✓ How much is the Tooth Fairy paying per tooth?
  Around $2.
✓ 73% of Americans would rather go grocery shopping than floss.
✓ 80% of Americans are not happy with their smile.
✓ The average American spends 38.5 days brushing their teeth over their lifetime.
3. Visit the dentist regularly
It’s recommended that you visit your dentist every six months. Talk to your dentist about the frequency of your visits. People with certain conditions like diabetes or pregnant women may need to visit their dentist more frequently than others.

4. Examine your mouth regularly
Even if you visit your dentist regularly, you are the best person to notice changes in your own mouth. Your dentist sees you only a few times a year, but you can examine your mouth weekly to look for changes that might be of concern. These changes could include swollen gums, chipped or discolored teeth, sores or lesions on your gums, cheeks or tongue. A regular examination is especially important for tobacco users, who are at increased risk of developing oral cancer. If you use any form of tobacco, your dentist or dental hygienist can show you where lesions are most likely to appear.

Make an appointment right away if your gums bleed often, if you see any red or white patches on the gums or tongue, have mouth or jaw pain that won't go away, or problems swallowing or chewing.

5. Fluoride use
Everyone can benefit from fluoride. Fluoride strengthens developing teeth in children and helps prevent decay in adults and children. Toothpastes and mouthwashes are good sources of fluoride. Your dentist can prescribe stronger concentrations of fluoride through gels or rinses if needed.

6. If you use tobacco in any form, quit
Smoking or using smokeless tobacco increases your risk of oral cancer, gingivitis, periodontitis and tooth decay. Using tobacco also contributes to bad breath and stains on your teeth.

7. Understand your own oral health needs
Your oral health depends on many factors, including your diet, the type and amount of saliva in your mouth, health and unhealthy habits, your overall health, and your oral hygiene routine.

Changes in your overall health status often result in changes in your oral health. More than 300 commonly prescribed medications reduce the amount of saliva in your mouth, resulting in dry mouth. Women who are pregnant often experience oral changes.

8. Limit sugary snacks - Eat a balanced diet
If you must snack, brush your teeth or chew sugarless gum afterward. A balanced diet is also important. Deficiencies in minerals and vitamins can affect your oral and overall health.
Make the most of your benefits

Knowing how your health benefits work is key to getting the most out of them. So take the time to get to know the ins and outs of the health related benefits offered by your employer. This section outlines some key areas you should review.

Know What Services Are Covered
Never assume you have coverage for all services. Read the exclusions and limitations in your health plan materials to know what your plan won't pay for.

If you don't know all the services your plan does cover, you could end up delaying care you need unnecessarily. To think healthy, read up on the types of services your plan provides. Contact your health plan directly at the number on your identification card for detailed information.

Be clear on where you can receive care. While some plans allow you to choose any provider for services (Preferred, Participating or non Participating Providers), Health Maintenance Organization (HMO) plans do not. If your plan does cover services provided outside of the network, it's important to be aware of any restrictions.

Save Money on Your Healthcare Expenses
The Healthcare Flexible Spending Account is a tax free account that allows you to pay for essential healthcare expenses that are not covered, or are partially covered by your medical, dental and vision insurance plans, including copayments and deductibles. By contributing a portion of your payroll dollars into your FSA on a pre tax basis, you can save from 25% to 40% on the cost of eligible expenses you are already incurring.

If an FSA is part of your benefit package, you are given the opportunity each year to enroll in this voluntary benefit. New guidance issued by the Treasury Department and the Internal Revenue Service allows for spending account reimbursements for over the counter drugs. Go to www.irs.gov for details.

The key to getting the most out of your Healthcare FSA is to maximize your contributions based on the expenses you, or any of your tax dependents, anticipate incurring during the plan year. To plan your annual election amount:
(1) Review the list of eligible expenses. (2) Review your medical expenses from last year. (3) List any additional eligible expenses you anticipate in the coming plan year. (4) Include some money to cover your deductible expenditures. (5) Estimate your cost for each FSA eligible expenses.

Remember:
Your election amount is typically fixed for the entire plan year. Any funds you are unable to submit valid claims for at the end of the claims run out period will be forfeited to your employer, so estimate your expenses carefully and set money aside accordingly. Expenses for your dependents are also eligible for reimbursement, even if they are not on your employer's health insurance plan. Always check with your benefits department to confirm your Flexible Spending Account benefits.
Know what you pay for
As you review the services your plan covers, pay attention to how much you would pay for common services, including:

- Physical exams
- Doctor visits (primary care physician, specialists)
- Lab tests
- Prescription drugs
- Emergency care

Copay? Or Coinsurance?
Find out when and how you pay. Do you pay your coinsurance or copayment to the doctor at the time of your appointment? Or do you pay the full amount and request reimbursement from the plan later? If your plan allows you to see providers who do not participate in the network, is the procedure for paying different?
Choose the Right Doctor

To choose the doctor that's right for you, think about your needs. You want a doctor who specialized in areas of health that are important to you, who you are comfortable with, and with whom you can create a long term relationship. If you are more comfortable talking about your health with someone of your own gender, keep that in mind as you search.

After you know what characteristics or specialties you want your doctor to have, start narrowing your list by asking friends, family and co workers for recommendations and checking the providers available in your health plan. Choose three to five doctors you're interested in and call their offices, asking questions that matter to you, such as office hours, the doctor's credentials and wait time for a routine appointment. Remember that your decision is not written in stone. If you don't feel comfortable with the first doctor you choose, consider making a change.

Remember to schedule more time with your doctor the first time you have an appointment or if you have a lot of questions.

Do your homework
The best time to make informed healthcare choices is when you are healthy. If you wait to look for a doctor when an emergency or illness occurs, you may end up with a poor "fit".

Do your research
Look at your medical plan's choices, find a convenient provider and talk to him or her.

Plan ahead
Find the provider you need before you need care. If you have a chronic condition, find a specialist before your next visit.

Stay Healthy with Routine Checkups

Regular checkups can improve your health and extend your life. Check with your health plan before you schedule a checkup to verify what services are covered. If you are at higher risk for a condition or have a family history of a disease, talk with your doctor about the need for earlier or more frequent screenings.

Screening for early detection is important. Early detection not only saves you money it could help save your life. Keep up on your preventive care, including periodic screening for cholesterol levels and blood pressure, pap tests, breast self exams, mammograms, prostate checks, skin checks for moles and other tests recommended by your doctor for people of your age, gender and risk factors.
Take Advantage of Wellness Activities

Providing wellness programs is a hot topic these days in the employer world. A recent report, "Prevention for a Healthier America: Investments in Disease Prevention Yield Significant Savings, Stronger Communities" finds that investment in proven wellness based programs increase physical activity, improve nutrition, and prevent smoking and other tobacco use, have a large impact on saving healthcare dollars. Beyond that is the actual well being and health of the person, a healthier person is a happier person and in some cases lives are saved.

Some elements include:

- Personal Health Assessments and screenings
- Personalized program to help you take action to improve your health
- Tools and resources to help you increase your physical activity, eat healthier, manage your stress, improve your mental health and relax
- On line resources
- Incentives for participation

Opportunities that foster joy, balance and well being.
Get the most from your doctor visits

Talk to your doctor
Good communication between you and your doctor is important. Your doctor can't treat you properly if you don't share your health concerns. And you can't follow your doctor's orders if you don't understand the instructions. Both situations can affect your health, how long it takes you to get better, and your wallet. If your health symptoms aren't treated, you may face unnecessary return trips to the doctor. If your condition gets worse, it could be more costly to treat. Here are some tips to make sure that you and your doctor are communicating effectively when it comes to your health.

Come prepared
Before you see your doctor, write down your primary health concerns and observations. Include when the problem or symptoms started. Do they come and go or are they always present? Have you had this problem before? If so, when? What did you do? Was therapy or medication helpful in the past?
Bring a copy of your health records, including a list of the medications you are currently taking and any over the counter drugs. List any drug allergies you have.

Writing this down before your appointment helps you stay on track if you are nervous or if you get interrupted. You may also find it helpful to bring someone with you to the appointment to help you remember your questions, to ask additional questions and to hear the things that you might not catch.

Ask questions
Bring a list of questions to your appointment. Be specific and brief and ask the most important questions first. Also, ask questions during the appointment as you think of them. A good doctor won't be offended by questions. If your doctor uses medical terms you don't understand, ask him or her to explain.

While it's natural that you might feel intimidated by your doctor or that you might find it uncomfortable to ask him or her questions, don't let it stop you from getting the information you need. After all, it's your body and you have every right to make sure you understand what's happening and why the doctor feels you need a certain test or procedure. If a doctor becomes angry with you for asking questions, or refuses to answer your questions, request a copy of your file and find another doctor.

Write it down
Write down the answers to your questions, your diagnosis and any instructions. This helps you remember your doctor's responses and instructions.

Follow up
Don't be afraid to call later with questions. If you can't speak to the doctor when you call, someone else in the office should be able to help you.
Know when to see a specialist

Sometimes you may need to see a doctor who has in-depth training and experience in a specific area of medicine. The advantage is a specialist may be able to provide the information you need to help manage a major health problem. The downside is because specialists focus on one area, they will not be your "one stop shop" if you have more than one health condition.

Think carefully about the pros and cons of seeing a specialist and discuss it with your regular doctor before you decide. If you do choose to use a specialist, be prepared so you can make the most out of your visit. Keep your diagnosis and your basic treatment options, come prepared with questions and test results and talk to your specialist about ways to keep your primary doctor involved in your care.

Questions to Ask Your Doctor

Not sure what to ask? Here are some sample questions that may help you make the most of your next doctor visit.

Prescriptions drugs:
- Why do I need this medication?
- Is a less expensive generic drug available?
- Are there any side effects?
- How will this drug interact with others I'm taking?
- How soon should my symptoms improve?

Tests:
- What will this test show us?
- How accurate is it?
- How will it affect my treatment?
- Are there any risks or side effects?
- Do I need to do anything special before or after the test?
- How much will it cost?
- How and when will I find out about the test results?

Treatment and surgery:
- Why do I need it?
- Are there risks or side effects?
- Are there other options?
- What results should I expect to see and when?
- Will I need to come back and see you?
- Do I need to change my diet or activity level?
- Do you have any special instructions?
- Can surgery be done on an outpatient basis?
- How long will I be hospitalized and what will it cost?

Staying healthy:
- What screening tests do you recommend based on my age, gender and health risks?
- What lifestyle changes do you recommend to prevent or manage illness?
Get the Right Care at the Right Time

Choosing the right kind of care for you and family can save you time and money.

More than 100 million people visit the emergency room (ER) annually. Only 20 percent of those patients need emergency care. The other 80 percent can get the care they need at an urgent care clinic or in most cases with their own care provider. When you make an informed decision for your health conditions and injuries, you’ll save yourself time and money. Follow these tips to identify the right type of care for your needs:

Non-Urgent or Routine Care
Schedule a non-urgent or routine care appointment with your provider when you are ill or need a checkup. These visits keep you healthy and help detect health problems in their early stages.

Urgent Care
Visit an urgent/immediate care clinic for minor injuries and non-life-threatening symptoms that require prompt attention.

9-1-1 or EMERGENCY Care
Go to your ER for emergency care or call 9-1-1 for medical assistance if you experience severe and life-threatening symptoms.

<table>
<thead>
<tr>
<th>Non-Urgent or Routine Care</th>
<th>Urgent Care</th>
<th>9-1-1 - EMERGENCY Care</th>
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<tbody>
<tr>
<td>Routine physical exams</td>
<td>Migraines</td>
<td>Uncontrollable bleeding</td>
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<tr>
<td>Well-child exams</td>
<td>Moderate fever</td>
<td>Head injury</td>
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<tr>
<td>Annual gynecological exams</td>
<td>Minor burns</td>
<td>Broken bones</td>
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<td>Immunizations (shots)</td>
<td>Eye, ear or skin infections</td>
<td>Major burns</td>
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<td>Prostate screenings</td>
<td>Sprains or strains</td>
<td>Poisoning or suspected poisoning</td>
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<tr>
<td>Routine labs and x-ray</td>
<td>Respiratory infections</td>
<td>Drug or medication overdose</td>
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<tr>
<td>Feelings of depression</td>
<td>Severe vomiting</td>
<td>Severe shortness of breath</td>
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<tr>
<td>Family planning</td>
<td>Bruises, abrasions or diarrhea</td>
<td>Seizure</td>
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<tr>
<td>Prolonged cold and flu</td>
<td>Minor cuts due to injury</td>
<td>Persistent chest pain or pressure</td>
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<tr>
<td>Outpatient services for symptoms</td>
<td>(sore throat, drug or alcohol problems head and body aches, nausea, vomiting)</td>
<td>Loss of consciousness</td>
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<tr>
<td>Routine vision exams</td>
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<td>Numbness of an arm or leg</td>
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<td>Urinary tract infections</td>
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<td>Paralysis</td>
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<td>Sudden slurred speech</td>
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<td>Visual changes or weakness</td>
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<td>Suicidal thoughts or attempts</td>
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<td></td>
<td>Severe reaction to an insect bite</td>
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<td>Physical or sexual assault</td>
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</table>
Care at the touch of a button

24hr Nurse Line 866-321-7580

Can you be treated at home or should you visit a doctor's office, urgent care center or emergency room? Questions about health can come up at any time. That's why it's important to have easy access to a trusted source of information and support 24 hours a day.

The 24hr nurse line can help you understand your health issues and treatment options, review specific questions to ask your providers, and explain the risks and benefits of various options. While they usually cannot diagnose, prescribe or give medical advice, they do empower you to make informed decisions and give you the support and information you need to maximize your care.

eDocAmerica

Through eDoc you have 24 hour access via e-mail to healthcare expertise including physicians, psychologists, dentists, pharmacists, dieticians and even physical trainers online, anytime, from anywhere. Sign-in to myODS at www.odscompanies.com/member then click on the eDocAmerica link.

WorldDoc 24/7

WorldDoc 24/7 is a health education site that provides tools and information to help you better manage your health. WorldDoc 24/7 has five interactive health tabs, including:

- Health and symptom evaluation
  Evaluate symptoms to get information on conditions and treatment options. Take the health risk assessment to learn your health age and get personalized recommendations.

- Medical library
  Explore medical conditions and treatments in the medical library.

- Health helpers
  Use tools like health trackers, calculators, the healthy living program and more to help you manage your health.

- Pharmacy
  Research your medications and discover how you can lower your prescription costs.

- My health files
  Store your medical history, pharmacy information and health risk assessment profile. News, forums and communication - Access articles, news, health surveys, member forums and more.
Use Prescription Drugs Wisely

In the US, nearly half of all medications are not taken as directed, according to the AARP (American Association of Retired Persons). Not only does that mean people do not get the most out of their prescriptions, they are also wasting money. To get the most out of your medicine and save money, try these helpful strategies.

**Ask Questions**
Before your doctor writes the prescription, tell him or her about other medications you are taking and ask about possible drug interactions. Ask your doctor how the medication will help you. If your doctor suggests a medication for high blood pressure, for example, ask what you should expect when taking this medication. That way you know whether the medication is working for you. Ask about the side effects associated with this medication - which side effects are normal and which ones you should call your doctor about? In addition, ask whether there are other alternatives to prescription drugs such as lifestyle changes. You can often reduce and sometimes eliminate the amount of medication you need by changing certain habits. For example, exercise and salt reduction can lower high blood pressure and eating fewer foods containing saturated fat and more fruits and vegetables can significantly lower cholesterol levels.

**Use generics**
If your doctor writes a prescription for a brand name drug, ask if a generic is available and appropriate for you. The Food and Drug Administration requires that generic drugs have the same active chemical composition, have the same strength, and be offered in the same dosage form as their brand name counterparts. Generic drugs cost less. Those savings can really add up over the year!

**Think mail order**
You can also save money on the medications you take on a regular basis for chronic conditions like diabetes or arthritis when you order through your plan’s mail order service. Take advantage by ordering up to a 90-day supply and getting it delivered to home. You save time and money.

**Follow orders and follow up**
The AARP reports that 13% of prescriptions are filled but never used, and 29% are filled but not finished. Such misuse wastes money and could cause your condition to return or worsen, making it more difficult to treat later. After your prescription is filled, be sure to follow your doctor’s orders and take all your medication even if you start to feel better. Never split pills to try to save money. Finally, be sure to let your doctor know if the medication does not seem to be working or if you are experiencing side effects.
On line and telephonic resources:

myODS........................................................................................................ www.odscompanies.com/members

eDocAmerica..............................................................Sign in to myODS at www.odscompanies.com/member then click on the eDocAmerica link

24-Hour Nurse Advice line ..............................................................866-321-7580

Free & Clear ...................................................................................877-605-3229

Horizon Employee Assistance Program ..............................................503-639-3009 800-433-2320

ODS Disease Management ..............................................................503-948-5548 800-913-4957

ODS Behavioral Health .................................................................503-624-9382 877-796-3223

ODS Care Coordination ...................................................................503-948-5561 800-592-8283

ODS Medical Customer Service .....................................................503-228-6554 800-852-5195

ODS Dental Customer Service .......................................................503-228-6554 800-852-5195