



Western Health Advantage

SUMMER 2015

ADVANTAGE

Your resource for health and wellness

BACK TO SCHOOL

How to help your kids stay healthy and ready to do their best

THE RISE OF SUPERBUGS
DEALING WITH LIFE'S UPS AND DOWNS
EMERGENCY OR URGENT CARE?

advantage > you



Toward Health and Wellness



I am happy to share with you that WHA's internal wellness program, whaFIT (short for Wellness, Health + Action FIT), once again earned us recognition by *Sacramento Business Journal* as one of the Healthiest

Employers in Sacramento. Over three years ago when we started our whaFIT program, we hoped findings from the program would create workplace wellness best practices that we could share with our members—and that's exactly what we plan to do.

On page 14 of this issue, you will meet our new health and wellness manager, Alicia Lowe. Alicia has been helping motivate employees to embrace healthiest lifestyles, and she will bring her wellness magic to the pages of *Advantage* as well so you can benefit from her expertise.

We believe you deserve every opportunity possible to reach your health goals. Make the most of your health plan and check out your health and wellness programs and resources at mywha.org/healthyliving.

Garry Maisel

Chief Executive Officer
Western Health Advantage

TIDBITS

Mealtimes shape kids' eating habits

We all want our children to grow up with healthy eating habits, which include what they eat as well as the habits they form around mealtimes.

One of the best things we can do as parents is to model healthy eating behaviors. The next best thing we can do is eat together as a family and make mealtimes a collaborative and stress-free time when your child can learn new skills and begin to develop a positive relationship with food. Grocery shopping, meal prepping, cooking, even helping to set the table can set up healthy, lifelong habits.

Here are some tasks your child can help you with to prepare your next meal together:


- **Younger children** (3–7 years) may enjoy washing or peeling vegetables, removing husks from corn, measuring and pouring some ingredients, or hand mixing.
- **Older children** may enjoy cracking eggs, cutting vegetables and fruit, using food processors, grating cheese, using a can opener, creating their own recipes or stirring food over the stove with supervision. The older they get, the more responsibility they can take on. Having your child help make the grocery list for your next meal together can drive home the importance of planning ahead to ensure a healthy meal.

Food for thought: You may not be able to have every meal together, but make the ones you do count!

Western
Health
Advantage



ADVANTAGE MAGAZINE

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3 Questions

Lisa Angst, of WHA Member Services, explains vacation health care coverage



Are medical costs covered when I'm away on vacation?

WHA covers you for urgent care and emergency care services wherever you are in the world. Make sure to bring your Western Health Advantage ID card and Assist America Card when traveling. FYI: Emergency room visits are not covered for non-emergency situations. For more info on Assist America, visit mywha.org/travel.

What if I need emergency care while I'm out of town?

Call 911 immediately or go directly to the nearest hospital emergency room if an emergency arises—whether you're in WHA's service area or outside of the service area. If you are hospitalized at a non-participating facility because of an emergency, call WHA within 24 hours or as soon as possible. If you can't make the call, have someone else make it for you, such as a family member, friend or hospital staff member.

Note: If you receive emergency treatment from an emergency room physician or non-participating provider and you return for follow-up care (for example, removal of stitches or redressing a wound), you will be responsible for the cost of the service. Contact your primary care physician (PCP) for all follow-up care.

What happens if I run out of my prescription while I am on vacation?

We recommend saving time and worry by asking your doctor to order a 90-day supply through Express Scripts' mail-order program.

If you obtain a prescription while outside the service area for emergency or urgent services or need to refill a prescription that your WHA provider has written, make sure you use a contracted Pharmacy of Express Scripts to have your prescription processed through your insurance.

Need info? Call Lisa Angst, Member Services supervisor, 888.563.2250.



Hot Ticket

Visit Soil Born Farms

The American River Ranch is a 55-acre historic ranch located within the American River Parkway. Youth and adults can engage in hands-on activities that educate and connect everyone with healthy food, healthy eating and much more. *For details, visit soilborn.org.*

Did You Know?

NorthBay Medical Center is the only Baby-Friendly Designated Hospital in Solano County and one of only 200 in the nation.

At NorthBay, mothers can stay with their healthy babies 24 hours a day after delivery and receive a full hour of skin-to-skin contact with their newborns right after birth. NorthBay's certified lactation consultants offer one-on-one sessions with breastfeeding moms. Outpatient support groups and consultants are available too.

For more information about NorthBay's Baby-Friendly status, visit NorthBay.org, and select "Pregnancy & Childbirth" under "Our Services."



In Sickness and in Health



Looking to kick that smoking habit or lose a few pounds? It might be as easy as getting your partner involved, according to research published recently in *JAMA Internal Medicine*.

In the study, about half of those who smoked quit after their partner quit, compared to only 8 percent who quit when their partner didn't. Also, about 25 percent of men and more than 33 percent of women shed pounds after their partner did. The findings are based on data from 3,700 couples who participated in the English Longitudinal Study of Aging.

One more thing to know: Participants were more likely to adopt unhealthy habits when their partners did as well.

Sacramento Among Top 10 Active Cities in U.S.

Sacramento is the eighth most active city in America, according to a recent survey. About 41 percent of Sacramento's residents are at a healthy weight, while more than 80 percent exercised in the past month.

Want to be counted among the ranks of folks who work out? Get info about WHA member discounts at local gyms at mywha.org/gyms or call 888.563.2250.

Tone Up With Dr. Tanji

Tips on exercise and drinking fluids from Dr. Jeffrey Tanji, associate medical director, Sports Medicine, UC Davis Health System

You may have heard you should drink fluids before, during and after workouts, but do you know why, what and how much you should swig?

The "why" part is easy: Your goal is to avoid dehydration, which can happen when you haven't consumed enough fluids or haven't replaced them when you perspire. If you're dehydrated, you're apt to become fatigued and overheated. Heat illness and symptoms can progress to dangerous levels: from thirst in early stages, to muscle cramps and spasms, to heat exhaustion (confusion, dizziness, disorientation) and life-threatening heatstroke.

As for what type of fluids to drink, it depends. If you're exercising for less than 90 minutes at a time, water is pretty much all you need. But if you're exercising for stints of 90 minutes or longer, you should replenish the sodium and potassium your body uses to fuel your muscular activity. At this level of exertion, sports drinks like Gatorade are advised. These beverages contain the needed sodium and potassium plus low amounts of carbohydrates, typically less than 9 percent. (At higher amounts of carbs—like the 10 to 15 percent in sodas or the 15 percent in some juices—fluid is retained by the stomach and doesn't get circulated as well in your body.) Note: I tell patients to think of coconut water as a natural sports drink—high in potassium (good), not a lot of sodium (also good) and low in carbs.

And finally, some details on how much to drink and at what stage: About an hour before you exercise, drink one or two glasses of water so you have plenty of fluid onboard when your workout begins. During and after exercise, drink when you're thirsty. To roughly gauge fluids lost: Weigh yourself after a workout—if you've lost 1 to 2 pounds or more from your baseline weight, then you've lost fluid (not fat) and we recommend replenishing it.





Fat and Cholesterol: Are They Really OK Now?

From the desk of Donald B. Hufford, M.D., WHA chief medical officer

Earlier this year, the media was on fire with news that the government planned to change its long-standing tune about the dangers of fat and cholesterol. Headlines like “Butter Isn’t Bad for You After All” and “Don’t Fear the Fat” sounded too good to be true—and likely had some folks gleefully dashing to their local doughnut shop.

It’s true that the Dietary Guidelines Advisory Committee, which is reviewing its federal dietary recommendations for Americans—as it does every five years—is suggesting some changes. But those who are hoping for permission to graze on pizza and cheesecake may be disappointed.

The committee’s proposed recommendations, which are under review and will be released later this year, haven’t changed dramatically. Based on the latest evidence about each type of nutrient—cholesterol, fat, sugars—the group is suggesting some small shifts.

It is toning down its warnings about cholesterol. The committee says that healthy people can enjoy foods like eggs, shrimp and lobster because growing evidence shows that cholesterol in food has little effect on blood cholesterol. The mix of saturated fats and carbs is the biggest influence.

But the committee still urges people to limit saturated fats and trans fats in the diet—as it has for years—which are more damaging to blood vessels. So that means a diet low in foods like fatty beef, pork, poultry with skin, butter and cheese.

Additionally, the committee pointed a stern finger at sugar and high-carbohydrate foods, which lead to obesity and other health challenges. So it’s (still) best to avoid sugary drinks and sweet treats, as well as white bread and pastries. Breads and pastas that aren’t whole-grain have a high glycemic index, so they act more like sugars in the body.

And as ever, the committee urges consumers to eat plenty of fruits and vegetables, as well as fish, nuts and low-fat dairy products.

While it’s important to pay attention to the types of foods you eat, watch your portions as well, and don’t forget exercise. If you’re trying to reduce your weight, after all, success comes down to that old formula—burn more calories than you consume.

Keep in mind that the federal dietary guidelines are appropriate for most people, but if you have diabetes, high blood pressure or heart disease, you may need to be more diligent, so talk to your doctor.

For ideas for healthy recipes, visit mywha.org/recipes.

Classes. Homework.

After-school activities. It's all coming.

When the new school year begins, life will naturally get more hectic. So before then, take these steps to help your child kick the year off right and stay healthy and well through it all.



Rising Rates

In 2014, increased rates of whooping cough (pertussis) were observed in U.S. adolescents ages 13 to 16 years. Source: Centers for Disease Control and Prevention

» An Ounce of Prevention

Before your kids head back to class, make sure they are up to date on immunizations. This is important for kids of all ages, as younger children may need booster shots. See mywha.org/shots for the recommended immunization schedule. (Remember: This preventive care is included in your medical plan, at no additional cost.)

California law requires kindergartners and other students who are joining a new school—or rejoining a school after withdrawing—to provide documentation that they have received the required vaccines.

Vaccines are safe, and they can save lives. In recent years, diseases like measles and whooping cough have been making

a comeback—one comeback that could have been prevented.

To reverse the trend, California has passed new legislation, SB 277, which by July 2016 will no longer permit immunization exemptions based on personal beliefs for children in public and private schools and child care. Medical exemptions—backed by a written statement from a licensed physician—are still allowed. To learn more about these requirements, plus other of the law's details and caveats, talk to your doctor or visit shotsforschool.org.

Sources: U.S. Department of Health and Human Services, California Department of Public Health, leginfo.legislature.ca.gov

Back-to-School Smarts





» Doc Talk

California law requires that first-graders get a complete health physical, sometime between 18 months before and 90 days following enrollment. Kids who plan to play a school sport must complete a sports physical before participating in tryouts, practice or competition.

It's a good idea for all kids to get an annual back-to-school well-child visit. According to the National Institutes of Health, this visit is an opportunity to:

- check your child's growth and development.
- check blood pressure, heart rate, lung function and other vitals.
- get hearing, vision and other screening tests.
- get any necessary vaccinations.
- talk to your doctor about nutrition, social or learning problems, and any health conditions that might be going around.

To prepare for the visit, make a list of the top three to five topics you'd like to discuss with the doctor.

For more on preventive health recommendations, visit mywha.org/guidelines.

» Heart-to-Heart

Before school begins, take time to talk to your kids about the upcoming year. Ask if they have any concerns, and cover some basic guidelines for staying safe and well.

- **If your child has jitters** about starting at a new school—or just a new grade—the National Association of School Psychologists suggests reassuring children that it's natural to feel nervous when starting something new. Add that once they get to know their teacher and classmates, and get familiar with the routine, they'll feel better. To boost your child's spirits during the school day, tuck personal notes of encouragement in his or her book bag or lunchbox.
- **To prevent colds**, the CDC advises parents to teach kids to wash their hands often with soap and water, especially after using the bathroom and before eating. Tell them to avoid touching their eyes, nose and mouth, which can spread germs. Also, children should get a flu shot as soon as the yearly vaccine becomes available.
- **Help kids get to school safely.** Safe Kids Worldwide, an organization that has helped decrease unintentional injury rates by more than half, offers some tips. If your children walk to school, remind them to use sidewalks and cross the street using crosswalks. Advise kids, when crossing a street, to put away their devices and look left, right and then left again before crossing. Note: Kids who bike to school should wear a properly fitted helmet and something reflective. Remind them to always look before turning and to use caution when passing parked cars, whose doors might suddenly swing open.

» Early to Bed, Early to Rise

No child loves bedtime, but kids need plenty of shut-eye. If they don't get enough, they may develop mood swings or behavioral disorders and can have difficulty learning in school.

How much is enough? According to the National Sleep Foundation, school-age children need nine to 11 hours of sleep every night. During the summertime, kids often get into the habit of staying up late. So on the first day of school, it can be a shock to the system to have to get up early.

- **Ease into the school year.** To help your kids make the transition back to their academic schedule, the foundation suggests thinking ahead: Beginning 10 to 14 days before the first day of class, gradually begin adjusting their sleeping schedules toward their new wake-up time.
- **Reset their internal clocks.** It's important to be consistent, so make sure they stick to the earlier waking and sleeping times, even on the weekends.
- **Prepare for sleep.** To promote sound sleep, your child's bedroom should be cool, comfortable, quiet and dimly lit. Create a bedtime ritual that will help children relax and cue their brain and body that it's time to sleep. For younger children, it might be taking a warm bath followed by a bedtime story. Older children may read on their own or do some gentle yoga stretches. Children (and adults) should avoid using video games, televisions and other electronics in the hour before bedtime because they can lead to poor sleep.
- **Pay attention to diet and physical activity.** To promote quality sleep, make sure your child eats well and gets plenty of exercise. Caffeine should also be avoided after lunch. A few small adjustments can help kids get to dreamland and make the switch back to early rising so they're active and alert for the school day ahead.



86%

That's the estimated percentage of today's kids who say they "feel proud and have a sense of accomplishment" after reading a book, according to *Scholastic's annual Kids & Family Reading Report*.



Kid-Pleasing Green Stuff

Broccoli is one of kids' favorite veggies. A survey conducted by the Society for Nutrition Education found that it was the second-favorite overall (after corn) and the top favorite for girls.



SUPERBUGS 101

Drug-resistant bacteria pose a huge threat, but you can take small steps that help

Superbugs are strains of bacteria that are resistant to most of the antibiotics in common use nowadays. They're a major threat to public health—and your family's well-being. According to the Centers for Disease Control and Prevention (CDC), drug-resistant bacteria are the culprits in 2 million illnesses and about 23,000 deaths in the U.S. each year.

Superbugs have been in the news recently. Methicillin-resistant *Staphylococcus aureus* (MRSA), for example, is a strain of bacteria that's resistant to drugs commonly used to treat ordinary staph infections. Most of these skin infections occur in people who have been in hospitals or other health care settings.

"The emergence of drug resistance in bacteria is reversing the miracles of the past 80 years, with drug choices

for the treatment of many bacterial infections becoming increasingly limited, expensive, and, in some cases, nonexistent," declares a new White House report, the anchor of President Barack Obama's \$1.2 billion plan to fight superbugs.

What Are Some Underlying Causes?

Antibiotic resistance is a naturally occurring phenomenon that results over time as bacteria ensure their survival by adapting to drugs designed to destroy them. Humans' misuse of antibiotics also plays a big role in the emergence and spread of superbugs. **According to the CDC, "up to half of antibiotic use in humans and much of antibiotic use in animals is unnecessary and inappropriate and makes everyone less safe.** Stopping even some of the inappropriate and unnecessary use of

"Antibiotic resistance is one of the most pressing public health issues facing the world today."

—President Obama, March 27, 2015 interview with WebMD

antibiotics in people and animals would help greatly in slowing down the spread of resistant bacteria."

What You Can Do

To help combat antibiotic resistance, the CDC and other experts advise you and your family to take these steps:

- Use antibiotics as directed and only when needed.
- Finish the full course of treatment, even if you feel better.
- Never share antibiotics with anyone.
- Don't take an antibiotic for a viral infection, like colds, flu, most sore throats, bronchitis, and many sinus or ear infections.
- Never use leftover prescriptions.

To protect against harmful bacteria:

- Wash your hands often. Use soap and water or an alcohol-based hand sanitizer.

Handling Life's Ups and Downs

How's your ability to bounce back from challenges you face?

Resiliency has been described as the ability to “spring back” or adapt to challenging or traumatic life events such as health problems, financial strains, loss of a loved one or a job ending.

We've all heard occasional news stories describe injured athletes who make successful comebacks to compete in their sport. These stories are newsworthy because we realize not everyone successfully rebounds from such setbacks. Obviously, not every trauma or negative life event is as easily overcome as some others.

Resiliency and your adaptive responses to those challenges enable you to pull through. It is the degree of resilience demonstrated in your response to adversity that oftentimes makes the difference. You should know that this ability is found in the average individual and can be learned and developed by anyone.

What are key components to building a strong resiliency response and a successful recovery?

- Staying connected to a caring support system and seeking guidance
- Making realistic plans and taking action
- Confidence and a positive awareness of one's own strengths and abilities
- Knowledge of effective ways of coping and managing impulses/feelings

Remember, resilience is a set of skills and strategies that can be developed and strengthened. Resilience can be a protection from various mental health conditions such as depression, anxiety or substance abuse. It can also improve your ability to cope with an existing condition or previous trauma. Keep in mind that resilience does not occur in a vacuum. Don't try to go it alone. Seek out support. Maintain hope, and nurture positive emotions. Utilize therapy and medication if needed. Understand that setbacks will occur in life, but with resiliency they can be successfully managed and overcome.

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—Andrew S. Sassani, M.D., chief medical officer, Magellan Health Services of CA/Human Affairs International of CA, Inc.



Behavioral Health Services

Members can call Magellan or Optum directly (a referral is not required).

- Magellan Health Services: 800.424.1778
- Optum (UC employees): 888.440.8225

Treatment After Hours

EMERGENCY OR URGENT CARE?



How do you know whether to go to the emergency room or urgent care when your doctor isn't available?

Urgent care is same-day care for a non-emergency condition, such as the flu, a cold or a sore throat. A hospital emergency room typically provides services for medical emergencies, such as a heart attack, stroke, injury, severe pain, a serious illness or a condition that is quickly worsening.

If you feel your health or that of a loved one is in serious danger, call 911 immediately. Otherwise:

- **Call your doctor's office:** You can call your doctor at any time of the day, including evenings and weekends. Your doctor—or the doctor on-call—may provide you with home care remedies or find it necessary for you to seek care at the emergency room or your medical group's contracted urgent care center.
- **Call Nurse24:** You can also call our nurse advice line at 877.793.3655. This line is available 24/7 so you can call any time of the day or night.

It's important that you know the contact information and location of the closest emergency room, your medical group's contracted urgent care center(s), poison control and your closest friend/relative.

Remember, you must seek follow-up care from your doctor. After you're released from urgent care or the emergency room, be sure to contact your doctor, who will provide the additional treatment you need.

To learn more about emergency, urgent and after-hours care, visit mywha.org/er.

New Member DHP Web Pages

Your health plan is at your fingertips—visit mywha.org/new



We want to help our members who are new to a deductible health plan get the most out of their health coverage. To do so, we have created a How to Get Started with Your Deductible Health Plan section in our new member area at mywha.org/new. In addition, you can view/save a copy of our new Deductible Resource Guide, mailed out earlier this summer.

Visit mywha.org/deductible for valuable resources specific to deductible health plans. Learn about the benefits of your deductible health plan and the online tools available to estimate and track your expenses. You'll find detailed information on how to do the following:

- Schedule a new patient appointment with your doctor
- Create your personal account at

mywha.org

- Estimate your medical expenses using the Service Cost Estimator
- Track claims applied to your deductible with the Accumulator
- Confirm your copayment amounts, deductibles and OOP maximums
- Save on prescription medications and much more

For our members with an HSA-compatible high-deductible health plan, we've created the mywha.org/hsa section where you will find information on how a health savings account (HSA) can work with your high-deductible health plan. For a quick tutorial on how to maximize your HSA, we encourage you to watch Health Equity's "Winning with an HSA" video, also in this section.



We Love Questions!

Please call Member Services at 888.563.2250 or send a secure email at mywha.org/securemessage so we can help you right away!



Meet WHA's New Health and Wellness Manager

ALICIA LOWE IS HERE TO PROMOTE YOUR FITNESS AND WELL-BEING

We are excited to welcome Alicia Lowe to our health and wellness team. Alicia brings a wealth of knowledge and experience through 20 consecutive years in health and fitness coaching. In addition, Alicia holds multiple fitness/wellness certifications, a bachelor's degree in nutrition, and is currently working toward a master's of health psychology.

Her wellness philosophy centers on inspiring and empowering others to achieve their health goals through a multifaceted approach that includes the body, mind and spirit. She embraces the uniqueness of each individual and honors their desire to strive toward their wellness goals in a fulfilling manner. Alicia is passionate about helping WHA members become champions of their health.

Please join us in welcoming Alicia to *Advantage*. If you have any questions you'd like Alicia to answer in upcoming issues, please drop her an email at Advantage@westernhealth.com.

MONEY TALKS, KIDS LISTEN

Kelly Brothers' advice: School your kids on finance this summer



Summer is flying by, but maybe you have time for one last vacation before school starts up again. If so, here is an exercise you can put your kids through that might give you great insight into how they view money. (I did this with my kids a few years ago, and now we try to do it every vacation.)

Tell your kids you are paying for their vacation, BUT they should not even ask for anything extra like an ice cream cone or souvenir. Instead, you are putting \$20 (or any other set amount you deem appropriate) into a baggie with their name on it. That baggie will be in your backpack or purse. If your son or daughter wants something extra like an afternoon treat or keepsake, they just

come and get their baggie and spend their money.

You will notice immediate changes. First, the nagging stops. If they want something, they know where the money is. Second, you will get a very quick "read" on your kids' attitudes toward money. On our first vacation employing this strategy, one child spent his money in two days. One daughter spread it out over the vacation. My other daughter didn't spend a cent, proud to be going home with an extra \$20.

As kids get older, employ this same technique with their bills. Give them a set amount and have them pay for gas or cellphones or lunches. The quicker parents move from being a bottomless ATM, the better kids learn that financial decisions have consequences.

Anytime Fruit Shake

Nothing could be easier than whipping up this refreshing shake—something the family can make and enjoy together, or kids can handle on their own. It can be prepared with strawberries, peaches or other berries. Let your junior chef experiment!

INGREDIENTS

- 2 cups orange juice
- 1 ripe banana
- 1 cup fresh or frozen strawberries or other fruit, such as peaches
- ½ cup plain or vanilla yogurt
- 6 ice cubes

PREPARATION

Measure ingredients and combine in blender. Blend until ice is finely chopped and mixture is smooth. Pour into cups and serve with straws.

NUTRIENT INFORMATION

Calories: 81
Total fat: <1 g
Sodium: 16 mg
Carbohydrates: 17 mg
Protein: 2 mg
Fiber: 1 g
Calcium: 51 mg

Source: healthyeating.org

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On the pulse of a healthy heart.

WHA and the American Heart Association encourage you to take part in this year's Sacramento Heart and Stroke Walk. Our goal is to promote healthy lifestyles while raising the dollars needed to fund life-saving research and initiatives in our local community.

2015 Sacramento Heart & Stroke Walk

Saturday, September 26 | 8:30 a.m.

William Land Park, Sacramento

Join the WHA Heart Walk Team | visit mywha.org/heartwalk