



Western Health Advantage

SPRING 2016

ADVANTAGE

Your resource for health and wellness

360-DEGREE HEALTH

Your relationships and
habits play a role

HEART AND BRAIN: KEEP YOURS IN GOOD SHAPE
NUTRITION TIPS: FOR WORKOUTS AND BEYOND
SHOTS: WHICH ONES DO ADULTS NEED?

advantage > you

It's Time to See Your Doctor



Visiting your primary care physician regularly is important. At your annual physical exam, potential health problems can be discovered before you have symptoms. You can also get immunizations that prevent some diseases.

WHA doctors know the excuses some WHA members offer for not making annual wellness appointments, such as not having enough time, fear of bad news or uncomfortable tests, embarrassment about discussing certain health topics.

Don't let these worries prevent you from setting up your wellness appointment. Establish a positive, supportive relationship with your doctor and stay on top of your health screenings. WHA doctors aren't intimidating or judgmental about your problems. They will calm your fears, answer even minor questions and won't scold you for being less than perfect in health care.

Visit mywha.org/guidelines to learn more about preventive care, or call our Member Services department at 888.563.2250. Visit mywha.org/securemessage and choose Member Services to email an inquiry.

Donald B. Hufford, M.D.

Chief Medical Officer
Western Health Advantage



TIDBITS

Try these tips for cooking with less sodium

Too much sodium can cause high blood pressure, a major risk factor for heart disease and stroke. Americans consume 3,400 milligrams of sodium per day—far more than the 2,300-mg limit the Centers for Disease Control and Prevention advises for adults ages 50 and younger. The CDC recommends a limit of 1,500 mg of sodium per day for adults older than 50 years and for anyone with chronic conditions such as kidney disease, diabetes or high blood pressure. Here are some simple changes you can make:

- Cook with fresh ingredients. Fresh produce has little to no sodium.
- Rather than salt, use herbs and spices such as basil, garlic, ginger or sage to enhance the flavors of your favorite meals.
- Squeeze lemon or lime on your favorite meat or bean dishes for added flavor.
- Limit processed foods. Instead of a packaged rice dish that has 1,000 mg of sodium per serving, steam brown rice and enjoy only 10 mg of sodium per serving.
- Eat out less often. Restaurant foods are highly processed and typically have higher levels of sodium than home-cooked meals. Many restaurants' dishes have more sodium in one meal than you should eat in one day!

Western
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ADVANTAGE MAGAZINE

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3 Questions

Lisa Angst of WHA Member Services answers your billing questions



What should I do if I believe I am owed reimbursement after meeting my 2015 out-of-pocket (OOP) maximum?

To resolve this, contact our Member Services team for instructions on how to submit a request for review.

In preparation for the review, collect all billing statements and receipts from the provider that include

the following: patient name, provider name, date of service, payment amount, payment date, and the provider patient account number or claim number.

If I receive a bill, how do I know that the amount I am being asked to pay is correct?

As of Jan. 1, 2016, the calendar year for deductible and OOP maximums has reset. Members should create a MyWHA account at westernhealth.com. After creating an account, members can view their online accumulator to confirm any bills they have received have been applied toward their 2016 deductible and/or OOP.

What if the bill I received does not show on the online accumulator?

If you notice any discrepancies after reviewing your accumulator online, please call our Member Services team at 888.563.2250. When calling the Member Services team, we suggest having the bill you received with you so our team can look into the discrepancy and resolve the issue more quickly.



HOT TICKET

WHA SPONSORS FREE ADMISSION TO THE CROCKER ART MUSEUM

On the third Sunday of each month, you can visit the Crocker Art Museum in Sacramento for free, thanks to WHA! WHA is the lead sponsor of the Crocker's "Pay What You Wish Sunday" program, which gives visitors free general admission to the museum.

WHA also provides support through the Crocker to the Sacramento Association of Museums' annual Sacramento Museum Day. Each year, up to 30 museums and cultural centers throughout the Sacramento region offer free or reduced admission.

Between March 2014 and April 2015, these two programs served 14,906 people. We're proud to support these programs and the region's overall well-being and health.

Visit Sonoma West Medical Center

Sonoma West Medical Center (formerly Palm Drive Hospital) has rejoined the WHA network. The 25-bed hospital in west Sonoma County offers a full range of medical services. WHA members in Bodega Bay, Guerneville, Sebastopol, Santa Rosa and other towns can use this valuable community asset.

Create a MyWHA Account

You'll find tools for healthy living and managing your health plan

WHA offers you personalized online resources for managing your health plan with the convenience of anytime access. Learn how your health plan coverage, benefits and services work. Check out the Healthy Living section for resources to help you live a healthier lifestyle.

To create your secure MyWHA account:

- Go to mywha.org/signup.
- Follow the prompts. You will need your 11-digit WHA member ID number as well as some basic info.

For Your Peace of Mind: Behavioral Health Services

WHA members can self-refer to see a behavioral health specialist by contacting the behavioral health provider for prior authorization using the phone number on the back of your ID card. To learn more about your behavioral or mental health benefits, visit mywha.org/bh.

Magellan/HAI-CA: Call 800.424.1778.

Optum Health (UCD employees only): Call 888.440.8225.

Tone Up With Dr. Tanji

Tips for fueling your fitness regimen from Dr. Jeffrey Tanji, associate medical director, Sports Medicine, UC Davis Health System

For years now, carbohydrates have been on many people's Do Not Eat list. All but banned from diets like Atkins and Paleo, carbs have often been misunderstood as stopping you from staying trim and fit.

If your goal, however, is to keep yourself in top form with a healthy program of exercise, don't leave out carbs. Because your body burns them more easily than protein or fats, they are the most important fuel for workouts. It's extremely difficult to keep up a vigorous exercise program on a protein-focused diet. If you're into fitness, carbs are critical.

In fact, when it's time to get physical, carbs equal energy, whether you're looking for endurance on a run in the country or you want to put some power in your tennis serve. The healthiest carbohydrates, such as those found in fruits, vegetables and whole grains, will provide you with a steady flow of energy throughout your exercise routine.

So what are some healthy foods to fuel your workout and for afterward?

An hour or two before you exercise, have a snack such as a fresh fruit smoothie, low-fat plain yogurt with fresh fruit and whole-grain granola, or a whole-grain bagel with peanut butter. Limit your snack's calorie count to 200 to 400 calories, especially if your fitness goals include losing weight.

These days, a very popular after-workout drink is low-fat chocolate milk. Surprisingly enough, this drink that you might associate with kindergarten snack time has an excellent combination of protein and carbs to help your body recover after working hard, and it will quickly replenish your energy stores for your next athletic feat. Alternatives to chocolate milk for replenishing lost nutrients are almond or coconut milk, or a homemade smoothie with almond or coconut milk, a banana, and a nut butter of your choice.





Guidelines for What We Should Eat

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

With one health-diet craze after another gaining popularity nowadays, it can be confusing to figure out what you should eat.

Fortunately, the federal government issues helpful guidelines based on the latest nutrition research and recently released the *2015-2020 Dietary Guidelines for Americans*. The new guidelines have sparked a bit of controversy, but they are science-based and well-balanced.

Perhaps the most important step to maintaining good health and preventing disease, experts say, is watching your calorie intake. Excess pounds are linked to increased risk of cardiovascular disease, diabetes, hypertension and numerous cancers.

We've also learned that the type of fat you eat is more important than the amount of total fat. The guidelines urge consumers to avoid trans fats, which are found in lots of commercial

baked goods and appear on food labels as "partially hydrogenated oils." Meanwhile, try to eat more healthy polyunsaturated fats, which are found in fish, certain oils (like olive, canola and safflower oil), nuts and seeds.

When cutting back on fats, many people fall into the trap of eating too many highly refined carbohydrates, found in white bread, white rice, and many crackers and cereals. To get healthier carbs, choose 100 percent whole-grain bread, wild or brown rice, quinoa, and oatmeal.

If you've been wanting to get your sweet tooth under control, now is the time. There's compelling research about the dangers of too much added sugar, and the guidelines now take a stand, advising Americans to limit their intake of added sugars to 10 percent of total calories. Start by avoiding most desserts, sugary drinks and excessive alcohol.

Those who eat meat should eat a variety of lean meats, as well as eggs. Research shows that consuming less meat, especially fewer processed meats, can reduce your risk of cardiovascular disease. Round that out with five daily servings of fruits and vegetables, which are loaded with fiber and vitamins. For extra credit, aim for a variety of colors to get different nutrients. Dark-green vegetables provide the most vitamin K, for example, while red and orange vegetables have the most vitamin A.

Besides a healthy U.S.-style diet, the guidelines also allow for healthy options: a Mediterranean-style diet that is higher in fruits and fish and lower in dairy products, and a vegetarian diet that is rich in beans, peas and soy products.

For more information, visit health.gov/dietaryguidelines.



360 degree Health

Good health is about more than just blood pressure readings and lab tests. It involves everything from your mindset, to your daily choices, to the quality of your relationships. So it makes sense to take a step back, look at the big picture and determine what adjustments you can make to improve your wellness.

Force of Habit

Imagine you want to make a healthy change—perhaps cut back on sweets, hit that Zumba class three times a week or meditate every morning. You start out strong, but before you know it, you’ve gotten sidetracked.

Changing behavior isn’t easy. But there are some strategies that may boost your chance of success.

- **Start small.** Make one simple change, like replacing your morning pastry with a bowl of oatmeal.
- **Visualize yourself striving toward your goal**—rather than merely picturing the outcome—and you’re more likely to achieve it, according to research from the University of California. In fact, endlessly fantasizing about outcomes can actually make a habit less likely to stick.

So if you’re a beginning runner, rather than envisioning yourself busting through the finish-line tape at the end of a 5K race, imagine yourself training, feeling your body gaining strength and endurance as you do. If you want to eat better, rather than picturing yourself in skinny jeans, imagine yourself relishing a fresh, healthful meal.

- **To avoid pitfalls, make an “if-then” agreement with yourself.** If-then statements help you prepare for temptations and obstacles by giving you an alternative. They help you block unwanted thoughts and refocus your attention. For example, “If the dessert menu comes, then I will order coffee,” or “If I don’t have time to run this afternoon, I’ll get up early and run in the morning.” Research shows that creating “if-then” statements triggers participants to accomplish goals like eating a low-fat diet, exercising and getting regular health screenings.
- **If you slip, forgive yourself.** Researchers have found that self-forgiveness lets you move past your slip-up and focus on getting back on track.



Screenings: Are You Up to Date?

If you’re feeling well, you may be tempted to put off your health screenings. But it’s important to be proactive. Many conditions don’t have symptoms—especially in the early stages—and early detection can lead to better long-term health.

Also, getting checked won’t cost you a penny. WHA covers various preventive screenings, without charging you a copayment or coinsurance, including:

- Blood pressure screening
- Cholesterol screening (adults at certain ages and those at risk)
- Colorectal cancer screening (adults 50 and over)
- Depression screening
- Breast cancer screening



The Healing Power of Socializing

We're wired to connect with others, experts say. And it's become evident that social connections can improve our physical health.

One meta-analysis of 148 studies involving over 300,000 participants found that strong social connections lead to a 50 percent chance of increased longevity. Research has shown that supportive relationships can help reduce blood pressure and heart rate, lower stress hormones, and strengthen our immunity—all beneficial to health.

Having social ties is also associated with certain habits—like eating a balanced diet, exercising, and not smoking—that promote better health. Data from the MacArthur Network Research study of more than 1,100 older adults, for example, even found that having a variety of social roles—employee, parent, club member, volunteer—is linked to better lung function. Researchers believe the causes include greater happiness as well as physical activity and less smoking.

To take your social life up a notch, consider these moves:

- **Find some new buddies.** Find people who share your interests by attending sporting events, art shows or book signings. Or register with a site like Meetup.com or BigTent.com, where you can find local groups of every kind, from parenting groups, to jazz fans, to movie clubs.
- **Build deeper ties.** To help relationships thrive, it's important to be there during tough times, but research shows that it's just as important to cheer on a friend or significant other during successes.
- **Schedule a coffee or movie date with a friend** to get some face time. Although texting and social networks help us to keep in touch with loved ones, they can also get in the way of connecting with people in the real world. There's nothing like the human touch to make you feel connected.

Most Americans have between two and six close social contacts. Twelve percent of Americans have no one with whom they can discuss important matters or spend their free time.

Five Tips: How to Talk to Your Doc

Good communication is important—and easy

It should be no surprise that patients who have good communication with their doctor report being happier with their medical care. Follow these tips to keep the communication lines open and clear:

1. **Arrive prepared.** Before your visit, make a list of questions so you don't forget anything during your appointment.
2. **Be specific.** Tell your physician about any new symptom, how long it generally lasts, and what makes it better or worse.
3. **Be honest.** You may feel embarrassed talking about sensitive issues like memory loss, bowel movements or sexual problems. But remember that your physician is accustomed to discussing personal topics. He or she must understand the facts in order to give you the proper medical care.
4. **Take notes.** During your appointment, jot down your doctor's instructions and other important information.
5. **Follow up if necessary.** After your appointment, if you're unclear about a diagnosis, treatment—or anything else—call or email your doctor. When emailing, address just one topic per email, and be specific and concise.

Research shows that good doctor-patient communication results in better access to care, greater patient knowledge and more appropriate medical decisions.



Be Smart About Surfing the Web

You may think you can find just about anything on the Internet. But when it comes to your health, don't believe everything you read online. The Medical Library Association is an organization of more than 5,000 health information professionals. The MLA's Consumer and Patient Information Section publishes a list of 100 trusted websites. To view the list, visit caphis.mlanet.org/consumer/top100all.pdf.



HEART DISEASE & STROKE

Learn facts and take steps to promote heart and brain health

The terms “heart disease” and “cardiovascular disease” are often used interchangeably and generally refer to conditions involving narrowed or blocked blood vessels, including stroke and heart attack.

Heart attack is typically caused by buildup of plaque in arteries that feed the heart, which damages or kills a section of the heart muscle. Ischemic stroke, the most common type of “brain attack,” occurs when narrowed or blocked arteries cause too little blood to reach your brain and brain tissue dies.

Get more info about ways to promote your cardiovascular health on these pages or by visiting mywha.org/hearthealth.

Sources: The Burden of Chronic Disease and Injury, California, 2013; Centers for Disease Control and Prevention; American Heart Association; Mayo Clinic; Medical News Today, California Tobacco Facts and Figures 2015; California Health Interview Surveys

SOME SYMPTOMS AND CONSEQUENCES

More than 72,000

That's the number of Californians who died from heart disease and stroke in 2010.

What you can do: In cases of heart attack or stroke, every second counts, experts say, and knowing symptoms—they vary—can save your life or a loved one's.

The American Heart Association recommends you look out for the following warning signs of heart attack:

- Chest discomfort that lasts for a few minutes or goes away and comes back
- Pain or discomfort in one or both arms, the back, neck, jaw, and stomach
- Shortness of breath
- Cold sweats, nausea or light-headedness

For strokes, think F.A.S.T.:

- **F**ace drooping on one side
- **A**rm weakness
- **S**peech difficulty
- **T**ime to call 911 immediately—if you see or experience any of these symptoms

HIGH BLOOD PRESSURE Everywhere

Arteries throughout the body can be damaged by high blood pressure, causing them to clog more easily or to burst. According to recent state surveys, 28.5 percent of Californians have or have had high blood pressure.

What you can do: Medical experts recommend that you know what your blood pressure levels are and keep them in the normal range (below 120/80 mm Hg—below 120 systolic and below 80 diastolic). To find out if you have high blood pressure, have your blood pressure tested by a health care professional. Steps you can take

to help prevent or control high blood pressure include:

- Participating in regular exercise
- Eating a healthier diet—reducing salt may be needed. (For info about low-sodium options, see “Tidbits,” page 2.)
- Maintaining a healthy weight
- Managing stress
- Avoiding tobacco smoke
- Adhering to prescriptions for medications
- Limiting alcohol, if you drink

HIGH CHOLESTEROL 22.1%

That's the percentage of adults in California who were identified in checkups as having high blood cholesterol, according to a recent survey. Note: Cholesterol in the blood is carried by molecules called lipoproteins, including low-density lipoprotein (LDL) and high-density lipoprotein (HDL). LDL cholesterol is known as “bad” cholesterol because high levels can lead to buildup of plaque in arteries.

What you can do: Much the same advice as for healthy blood pressure applies, including maintaining a healthy weight and diet, and exercising regularly.

SMOKING Almost 75%

That's the percentage of California smokers who say they'd like to stop smoking, according to recent stats. Smoking is a major cause of cardiovascular disease (CVD) and the culprit in one of every three U.S. deaths from CVD. Among other things, smoking can lower good cholesterol, cause narrowing/thickening of blood vessels, and make blood sticky and more likely to clot.

What you can do: Quit smoking. WHA members can get online support, tools and instruction on smoking cessation at mywha.org/wellness or mywha.org/classes.



Shots: Not Just for Kids

IMMUNIZATIONS FOR CHILDREN GET LOTS OF ATTENTION, but how diligent are adults about getting the shots they need for themselves? According to the Centers for Disease Control and Prevention (CDC), the number of U.S. adults who are up to date on recommended vaccines remains low, increasing their risk of long-term illness, hospitalization and even death.

Viruses and bacteria can change or mutate, making some of the vaccines you received when you were younger less resistant. What's more, the protection from some vaccines can wear off.

The CDC recommends the following vaccines for adults:

- Yearly flu vaccine
- Tetanus vaccine every 10 years; or
- Tetanus/diphtheria/whooping cough (Tdap) vaccine one time and during each pregnancy for women

FYI: The CDC also advises other shots based on your age, health condition and other factors. Visit mywha.org/shots to view or download the CDC's schedules.

GETTING THE BIG PICTURE

360-degree wealth goes with 360-degree health



So often we concentrate on our investments, as if they are the sole determinant of our overall net worth and financial health. However, it is important to look at all aspects of your financial plan, to view it with a "360-degree" mentality. A 360-degree view includes:

Risk management: Do you have an "umbrella" liability policy? Should you have long-term care or disability insurance? For many breadwinners, their family will be fine if they continue on their current track. Their family would be OK financially if the breadwinner died unexpectedly because he or she has enough life insurance. But if the breadwinner were to become disabled and unable to work, the family would have a very tough time making ends meet.

Your parents: What is their financial situation? If they have not done proper planning, could they possibly end up relying on you financially, especially if they require assisted living in their later years?

Your children: How much responsibility are you going to take for the cost of their college education? Are you prepared if any of your kids experience "failure to launch"?

Married individuals should be equally involved in family finances. A good percentage of marriages end in divorce, and it is a documented fact that women outlive men. So odds are you will one day be responsible for your financial well-being. Never abdicate that responsibility. Please engage in discussions about your family's financial situation. A 360-degree view of your finances requires you to always ask, "What if ... ?"

Health Care After Hours

Do you know what to do if you need care after the doctor's office is closed or on a weekend? Below is a guide to help you decide where to seek care any time of the day or night.

Your doctor's office: Your doctor or the doctor on call may schedule an appointment or authorize you to go to an urgent care or emergency facility.

Nurse24 day or night at 877.793.3655: Nurse24 can suggest home treatments or direct you to an urgent care or emergency facility.

Urgent care: Your doctor or Nurse24 may direct you to an urgent care facility if you have a

non-emergency condition like the flu, cold or sore throat. Please note: Some medical groups require prior authorization to visit an urgent care center.

Emergency care: Your doctor or Nurse24 may direct you to an emergency room or to call 911 if you have a medical emergency such as a heart attack, stroke, serious injury, severe pain or a condition that is quickly worsening.

If you are away from home and out of your service area, seek appropriate urgent or emergency care services and notify your doctor within 24 hours.

Also, it's important to get your follow-up care and any additional treatment from your doctor.

Non-emergency follow-up care received at an urgent care or emergency facility or out-of-network hospital is not covered by your health plan.

Remember: Call 911 if you feel your health or that of a loved one is in serious danger.

TO LEARN MORE ABOUT EMERGENCY, URGENT AND AFTER-HOURS CARE, VISIT MYWHA.ORG/ER.



WELCOME TO WHA!

New members, schedule your first appointment today

What's the first step to take as a new WHA member? Choosing a primary care physician (PCP). Then you should establish a relationship with your PCP for your ongoing health care needs. Your PCP coordinates your medical care by direct treatment or referral to a participating specialist. Here are some tips for making your first office visit a positive experience:

Avoid delays in getting the care you need. Make your appointment as soon as possible so you can become an established patient.

When you call to schedule your appointment, ask the staff if you should arrive early to fill out paperwork or take care of anything else. Let the office know about any medical concerns and special needs.

Be truthful. The better your communication with your doctor, the more you can get out of your appointments. Your conversations with your doctor are private. Let your doctor know everything that's going on with you, including whether you smoke, drink, use drugs, or engage in other risky behaviors. Also be honest about how well you have been following prior medical advice.



Be prepared. Before your first visit:

- Write down everything you want to discuss.
- Bring your records from home if you've been monitoring a health condition.
- Bring your prescriptions—the actual bottles in a big zip-close bag.

On a first-time visit you will be asked to fill out a medical history and a questionnaire. Some of the information you may not know right off the top of your head, so be ready to answer questions about:

- Other doctors you're seeing or have seen
- Prior hospitalizations and outpatient procedures
- Previous diagnoses
- Family medical history

Do we have your correct contact information? We need to be able to reach you!

Please make sure we have your preferred mailing and contact information so we can send you important information about your health plan. You can call our Member Services department at 888.563.2250 to update your contact information, or log in to your MyWHA account, look under MyTools, and click on Change Your Address.

Covered California members, please contact your service center to update your contact information. You can also go into your Covered California online account to make changes.



KALE CHIPS

Even kids love these superfood chips as a snack, and you can avoid the salt shaker by trying pepper, onion powder, garlic powder, chili powder, cumin, turmeric, or Parmesan cheese as seasonings.

INGREDIENTS

- 4 cups kale (or chard, spinach or collards)
- 1½ tablespoons olive oil

DIRECTIONS

1. Line a cookie sheet with parchment paper.
2. Wash and dry kale. Carefully remove the leaves from the thick stems and tear into bite-size pieces.
3. Place kale on cookie sheet.
4. Drizzle olive oil over kale and then sprinkle with seasonings of choice.
5. Bake at 400 degrees for 10 to 15 minutes or until kale is crisp and edges are brown but not burned.

Serves 6; serving size: ⅔ cup.

NUTRITION INFORMATION

Total calories: 35

Total fat: 4 g

Carbohydrates: 1 g

Dietary fiber: 1 g

Protein: 0.5 g

Saturated fat: 1 g

Sodium: 26 mg

Source: USDA Center for Nutrition Policy and Promotion, nutrition.gov



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advantage

**Clean air, healthy lungs and
a tobacco-free tomorrow.**

Western Health Advantage encourages you to support Breathe California's 30th Annual Bike Trek by making a donation [visit mywha.org/biketrek] or joining our team for this three-day fundraiser filled with cycling, camping and lots of fun!

2016 Breathe California Bike Trek
September 16 – 18 | Calistoga

Join the WHA Bike Trek Team | email community@westernhealth.com