





FALL INTO GOOD HEALTH HABITS!

to **stay healthy**through the
holidays.

id you know that fall is a great time to take a closer look at your personal health? Think of it as springtime for your health – a time of renewal and reinvigoration to help you make it through the busy fall and holidays. Look inside for information on 3 of the biggest health issues facing many people:

- quitting smoking (the Great American Smokeout is coming up)
- winter wellness how to stay well when others around you are sneezing and coughing
- keeping your weight in check when faced with holiday food temptations

Let Health Net give you a hand learning how you and your family can enjoy better health. Read on! And try the recipe on page 8 for something new!



Sinus infection

MORE THAN A COLD

If you or a family member is sick and you're not sure what to do, call a Health Coach at 1-800-893-5597 (TTY/TDD: 1-800-276-3821) for answers 24 hours a day, 7 days a week.

t seems like you've had a cold for weeks. And no matter what you do, it just won't go away.

That cold may actually be a sinus infection. Some of the symptoms can be the same as for a cold. But a sinus infection is more serious and lasts longer – from a few weeks to several months.

Sometimes, sinus infections start when colds or allergies cause swelling and blockage in the sinuses. This can lead to an infection.

Symptoms include:

- Pain between your eyes or in your forehead, cheeks or nose.
- Headache.
- Fever.
- Stuffy nose.
- Reduced sense of smell.
- Achy teeth.



If you have symptoms that don't go away within 2 weeks, see your doctor. He or she may give you medicine to help clear up the infection.

To help yourself feel better, drink plenty of fluids and get plenty of rest. Lie on your side or prop yourself up with a pillow – lying down can make your sinuses feel more plugged. You can also hold a warm, wet towel against your face and rinse your sinuses with saline solution.

Sources: American Academy of Family Physicians; National Institutes of Health

Foil holiday weight gain

How will you greet this year's holiday spreads? Will you:

A. Vow to forgo the fattening feast, give up your favorite foods and strive to lose weight this season?

B. Fling caution and self-control out the window, break out your elastic-waist pants, and dive right in?

C. Plan to enjoy your favorite foods in moderation and maintain your current weight?

If you chose C, you are probably on the right track.

Trying to diet during the holidays can make you feel deprived and may cause you to overeat anyway. And giving up on keeping healthy isn't the answer either.

Fortunately, if you're determined to control your weight this holiday season, there are a host of strategies that can help you meet this goal. Try these tips from the American Dietetic Association and other experts.

Make careful choices. When faced with an array of foods, choose wisely. Decide which ones you really want to try and which ones you can do without.





Learn more online!

You can find out more about living with type 1 diabetes and how to prevent type 2 diabetes. Just visit www.healthnet.com, log in as a member, and go to Decision Power Health & Wellness > Research Conditions and type "Diabetes" in the search box.

Take control of diabetes

Diabetes is a serious, lifelong condition. Luckily, each day is filled with opportunities to take control of your diabetes and help avoid problems.

It starts with the basics. What you eat and how active you are can make a big difference in your health.

According to the National Institutes of Health and other medical experts, these steps may help keep you on track.

Every day

- Eat healthy foods, such as fruits, vegetables, fish, lean meats, whole grains, and low fat or nonfat dairy products.
- Check your blood glucose, and write the number down.
- Check your feet for cuts, blisters, sores, swelling, or redness.
- Brush and floss your teeth.

- Avoid smoking.
- Get some exercise. Try to be active at least 30 minutes on most days of the week. Ask your doctor what kind of activity you should do.

At least twice a year

- Visit your health care team for a checkup. Be sure they check your blood pressure, your weight and your feet. Bring a list of questions about any problems or worries you may have.
- Have your A1C tested to check your average blood glucose levels over the past 2 to 3 months. If your score is more than 7 percent, you may need to be tested more often.

Don't forgo favorites. Cakes, pies and all the other goodies can be part of a holiday eating plan as long as you practice portion control.

Plan ahead. If you know you're going to have a heavier evening meal, eat lighter the rest of the day.

Take your time. When you eat, it takes about 20 minutes for your brain to register that you are full.

So eat slowly, and wait a while before going back for seconds.

Share the abundance. Keep disposable containers on hand to send leftovers home with your guests.

Keep moving. Regular exercise will help you burn calories and feel better. Get out and walk with a friend.

At least once a year

- Have your cholesterol and trialycerides checked.
- Get a flu shot.
- See an eye care professional for a complete eye exam.
- Have your teeth and gums checked.
- Get a urine test to see how well your kidneys are working.

Diabetes is different for everyone. Ask your doctor about other steps you can take to stay healthy.





The Great American Smokeout

A GOOD DAY TO QUIT

ou want to quit smoking. You're tired of sneaking outside for a cigarette and smelling like an ashtray. And you know smoking is really bad for your health. But you just can't seem to find the right time to do it.

Well, circle November 19 on your calendar. That's the day you can take your first step toward kicking a truly dangerous habit by joining millions of other smokers participating in the annual Great American Smokeout.

A history of success

Every year, on the third Thursday of November, smokers across the nation take part in the American Cancer Society's Great American Smokeout. Since 1977, smokers have been marking the day by either smoking less or quitting for the day or longer.

The Smokeout challenges smokers to stop using tobacco and encourages them to make use of helpful support tools, such as:

- Nicotine replacement products, including gums and patches.
- Counseling.
- Stop-smoking groups.

- Telephone smoking cessation hotlines.
- Prescription medicines to lessen nicotine cravings.
- Encouragement and support from family and friends.

A tough task

Quitting smoking isn't easy. But with support and personal dedication, it can be done. Just ask any of the millions of former smokers in this country.

To help yourself successfully quit smoking:

- Make a list of the reasons you want to quit. Keep it with you at all times.
- Change your routine. Avoid situations that make you want to smoke.
- Substitute healthy snacks such as carrot sticks, sunflower seeds or sugar-free gum – for cigarettes.
- Try relaxation techniques, like taking deep breaths, when you crave a cigarette.
- Stay active. Go for a walk or work out.

And most important, stick with your plans to quit. If you have a relapse, try again - and again, if necessary. When you do finally succeed, you will feel better and will probably live a longer, healthier life.

COPD is more common than you may think

Chronic obstructive pulmonary disease, or COPD, is the second leading cause of disability and the fourth leading cause of death among U.S. adults. More than 12 million people are currently diagnosed with COPD. An additional 12 million likely have the disease and don't know it.¹

COPD is a progressive disease that makes it hard to breathe; progressive means it gets worse over time. The term COPD includes 2 main conditions – emphysema and chronic obstructive bronchitis.

In emphysema, the walls between many of the air sacs are damaged, causing them to lose their shape and become floppy. This damage also can destroy the walls of the air sacs, leading to fewer and larger air sacs instead of many tiny ones.

In chronic obstructive bronchitis, the lining of the airways is constantly irritated and inflamed. This causes the lining to thicken. The airways make more mucus than usual, which tends to clog them, making it hard to breathe.

Cigarette smoking is the leading cause of COPD. Most people who have COPD smoke or used to smoke. Long-term exposure to other lung irritants – such as air pollution, secondhand smoke, chemical fumes, or dust – also may contribute to COPD.

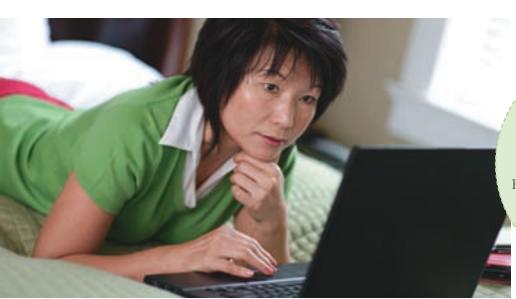
Because COPD worsens over time, signs and symptoms may be ignored or adjusted to. Signs and symptoms include:

- Ongoing cough or a cough that produces large amounts of mucus (often called a "smoker's cough").
- Shortness of breath, especially with physical activity.
- Wheezing (a whistling or squeaky sound when you breathe).
- Chest tightness.

Over time, symptoms may be bad enough to see a doctor. Your doctor will use a stethoscope to listen to the wheezing or other abnormal chest sounds. You may also need 1 or more tests to diagnose COPD.

COPD has no cure yet. However, treatments and lifestyle changes can help you feel better, stay more active and slow the progress of the disease.

www.nhlbi.nih.gov/health/dci/Diseases/Copd/Copd_Whatls.html



Are you at risk?

To find out if you are at risk for COPD, take your employer-sponsored health assessment or the Health Risk Questionnaire. Log on to www.healthnet.com and

www.healthnet.com and click Decision Power

Health & Wellness

CREATE YOUR OWN PERSONAL HEALTH RECORD

The Personal Health Record (PHR) is an online feature that lets you create a secure database for your medical history, including medications, past surgeries, immunizations, and health conditions, such as allergies.

It's especially helpful to have this information before seeing a doctor or specialist. You can quickly access your PHR, print it out and take it with you to share with your doctor. Or you can simply use it as a reference when filling out health forms.

Create a PHR at www.healthnet.com > Decision Power Health & Wellness. If you already completed the Health Risk Questionnaire, some of your information will automatically be included in your PHR.¹

With your new PHR, you can easily:

- Enter and update information from doctors, insurance companies, hospitals, labs, or pharmacies into one secure location, *My Personal Health Record*.
- Prepare a previsit questionnaire that you can fax or share with your doctor at your next visit.
- Identify potentially harmful interactions between your medications, herbs, vitamins, and allergies.
- Receive drug interaction alerts and immunization reminders.

Your PHR is the easiest way to have your health history at your fingertips.

¹If your employer provides a health risk assessment tool other than Health Net's Health Risk Questionnaire, the assessment data cannot automatically be downloaded to your PHR. However, you can still create a Health Net PHR to capture your claims data and self-report your medical history.

Filing a claim – just a few simple steps

There's never a good time for an illness or injury. So it's good to know that Health Net has you covered for emergency and urgent care services when you're away from home. And it's comforting to know that you don't have to worry about a complicated claim filing process when you return home. Health Net makes it easy for you.

Filing a claim

If you pay for emergency or urgent care services received from a provider who is not contracted with Health Net or is outside the service area, you'll need to file a claim for reimbursement. You can do this by following these simple steps:

Download and complete a claim form.

- Log in to www.healthnet.com and click *Manage My Account*.
- Choose Forms.
- Select Member Claim Form and/ or Prescription Drug Claim Form.
- Include the original itemized statement and proof of payment with your claim form.
- Proof can be a bank or credit card statement, a bill or invoice indicating zero balance or stamped "paid."
- Mail your claim form(s) and all associated materials within 90 days of the service date to the address listed on the form.

Be sure to make a copy of the completed claim form(s) and all associated materials for your records. For information about how to file a claim for services performed internationally, call the Customer Contact Center at the number listed on your ID card.

It's important to note that you have up to 1 year from the date of service to file your claim. But it's best to do it as quickly as possible to ensure your claim is paid promptly. Claims filed after 1 year of the service date will not be paid. So don't delay.





We can help

Call Decision PowerSM for extra support 24/7! If you have questions about a recent diagnosis or treatment plan, call the Decision Power phone number listed on your ID card and talk to a Health Coach. They are available to help you with your medical decisions.

About digital mammograms

It's time for your annual mammogram, and you've just learned that you're going to have a digital one.

If you've never had a digital mammogram, you might be

Helpful tips!

- Take claim forms with you when you travel. This will speed up the reimbursement process.
- When submitting an out-of-area claim include a brief explanation of what happened.
- You can submit medical and pharmacy claims together if both services are provided as part of an inpatient stay.
- When receiving care outside of the U.S., make sure to request all documentation in English.
- Refer to your benefit coverage documents for benefit and coverage information pertaining to urgent care and emergency services.

wondering, "What's the difference between it and a more traditional film mammogram?"

Both use X-rays to capture images of the breasts. (And yes, your breasts still have to be compressed for a digital mammogram – there's no escaping that part of the procedure.) The difference is how those images are recorded and stored.

A traditional mammogram displays images on a large piece of film. A radiologist studies the film for any suspicious-looking areas in the breasts.

A digital mammogram, on the other hand, converts X-rays into electrical signals that are sent to a computer. The images produced can be enhanced, magnified or manipulated on a computer screen, which can help the radiologist see specific areas of the breasts more clearly.

The images also can be stored electronically and transmitted from

one location to another, allowing breast specialists in different locations to study them.

Is it better?

Both digital and film mammograms can often detect breast cancer at an early stage. According to the National Cancer Institute (NCI), digital mammography is better than film mammography at finding cancers in:

- Women with dense breasts.
- Women younger than 50, regardless of breast density.
- Women who had their final menstrual periods within 12 months of their mammograms.

When should I be screened?

The ACS recommends that you get a mammogram once a year beginning at age 40 and every year after that as long as you're in good health.

If you're at high risk for breast cancer due to a family history of the disease or other factors, your doctor may recommend that you be tested more often and at an earlier age.

Cauliflowerpotato bake

Ingredients

- 1 medium yellow or white potato, peeled and cut into bite-size pieces
- 1 medium red pepper, seeded and chopped
- 2 cups cauliflower florets, cut into bite-size pieces
- 1 tablespoon extra-virgin olive oil
- ½ teaspoon garlic granules or powder
- ¼ teaspoon onion granules or powder Salt and freshly ground black pepper,
- 2 tablespoons skim or reduced-fat (2%) milk
- 1/4 cup Parmesan cheese
- 2 tablespoons minced fresh Italian parsley for garnish

Instructions

 Preheat oven to 400 degrees. Spray a 9-inch baking dish with canola or olive oil cooking spray and set aside.



- In medium bowl, toss potato, red pepper and cauliflower with oil and garlic and onion granules. Add salt and pepper to taste.
- Transfer vegetables to prepared baking dish. Drizzle milk evenly over top. Sprinkle with cheese.
- Cover tightly with foil and bake for 30 to 40 minutes or until vegetables are tender.

 If desired, brown cheese by placing dish under broiler for 30 seconds, watching carefully. Garnish with parsley and serve hot as side dish.

Nutrition information

Makes 6 servings. Per serving: 66 calories, 3g total fat, <1g saturated fat, 8g carbohydrates, 3g protein, 2g dietary fiber, 64mg sodium

Source: American Institute for Cancer Research

Health Met® is a registered service mark of Health Met, Inc. Health Met of California, Inc. and Health Met Life Insurance Company are subsidiaries of Health Met, Inc. Decision Power^{ea,} and A Bettet Decision^{ea,} are service marks of Health Met, Inc.

For Health Met Commercial members: Decision Powers²⁶⁴ is not part of Health Met's commercial medical benefit plans nor affiliated with Health Met's provider network and it may be revised or withdrawn without notice. For Health Met Medanatage neronfit plans but is not affiliated with Health Met's part of Health Met's Medicare carvices, including is not affiliated with Health Met's provider network. Decision Power services, including Health Coaches, are additional resources that Health Met of California and Health Met Life Insurance Company.

Сорупёріг © 2009 Сойсу Соттипісатіопь, Іпс. ХСИ24119с 5РА-Q4-2009 - СА60933

If you have questions, please call the Customer Contact Center at the phone number listed on your ID card.

We're here for you

Presorhed Standard
U.S. Postage

AD | AD |
Clendale, CA
AD | C

P.O. Box 9103 Van Muys, CA 91409-9103



С