



CARES Connection

A Member Publication

Who is CARES?

Collegiate Association Resource of the Southwest, Inc. (CARES) is a healthcare consortium whose sole purpose is to provide benefits for faculty and staff members of participating colleges and universities. Formed in 2004, CARES provides health benefits for the nearly 3,000 employees and their families of the five participating universities. The CARES Connection newsletter was created to keep in touch with the members we serve. We will be sharing tips and information about CARES benefits and topics related to health and wellness. We hope that you enjoy this first issue of our newsletter and invite you to share your comments with us by emailing us at: connection@caresbenefits.org

Did you know?

Did you know that 24 hours a day you can check to see how much of your deductible is satisfied, order ID cards, or check your claim and account status by going online? The website is www.caresbenefits.org.

When you select "Information for Members" on our website you can choose "Medical Coverage and Claims Questions". You will be directed to a login page where you will need your ID number and group number

from your ID card. (For the protection of your privacy, you should no longer use your social security number as your ID.) Just follow the easy steps to choose whatever you need to do.

Our website will also allow you to find a medical provider; or you can switch to the pharmacy link for answers to your questions about your prescriptions.

Every day your heart pumps 2,100 gallons of blood through 60,000 miles of blood vessels.



It takes 24 seconds for a drop of blood to circulate through your body and return to your heart.

Real friends are those who, when you've made a fool of yourself, don't feel you've done a permanent job

—Unknown

Losing 10 pounds could lower blood pressure by about 4-5 points. Source: *Hypertension*, Vol. 42, Pg. 878

Get Moving

A regular walking program can help lower your blood pressure and cholesterol as well as burn calories and keep weight down.

Before you go out walking, be sure to stretch and warm up. Beginning walkers should keep these tips in mind: walk short distances, forget about speed, swing your arms naturally and breathe deeply and be sure you can talk while walking. If you can't talk, you are walking too fast.

Cravings

Researchers in France analyzed the eating habits and cravings of more than a thousand men and women and came to these conclusions:

- Women crave food more often than men do, with cravings peaking during times of sadness or anxiety.
- Men are more likely to eat when they're feeling happy.
- Chocolate cravings may signal that you are tired.
- An urge for salty foods or dairy products may be your body's way of telling you it wants a real meal.

Source: *International Journal of Eating Disorders*, 2001; 29, 195-204

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Our Mission——
As the unique choice for qualifying private educational institutions, CARES collaboratively focuses on innovative, quality benefit choices, actively managing costs, and sustained, superior service.

Activity	minutes to burn 100 calories*
• Running	6
• Jogging	8
• Aerobic dancing	10
• Swimming	10
• Basketball	10
• Walking	11
• Tennis	12
• Ice Skating	13
• Gardening	15
• Golf (no cart)	16
• House cleaning	17
• Ballroom Dancing	20
• Walking the Dog	26
• Tai chi	26
• Sitting Quietly	66

*For a person who weighs 160 pounds. If you weigh more, it will take slightly less time to burn the same number of calories. Source: *American Council on Exercise; Fit Facts*

Benefit Tip:

The Preventive Care benefit covers well child care, routine exams, pap smears, prostate exams and other wellness services at 100% up to \$500 each calendar year for each covered family member. Most services will be fully covered; however, any charges exceeding \$500 will be subject to any applicable deductible and co-pays.



Benefits Dictionary

Case Management—A program that identifies and intervenes with patients facing catastrophic illnesses and injuries such as cancer, transplants, high risk pregnancy and other traumatic medical conditions. Case Managers work with the patient and treatment team to obtain the most high quality, appropriate and cost effective health care services. Guided2Health provides case management services for CARES members

Co-payment—A set dollar amount of money you pay for a doctor's visit

Co-percentage—A percentage of your health-care costs that you have to pay (also known as co-insurance)

Deductible—the amount of money you are required to pay first before your health plan starts paying

Employee Assistance Program (EAP)— provides a confidential professional assessment, short-term counseling and referral services to help employees with their personal, job or family problems LifeEra provides EPA services for CARES members

Formulary—a list of prescription medications compiled of safe, effective therapeutic drugs specifically covered by the Plan

Generic—A drug that is exactly the same chemically as a brand-name drug, and usually lower in cost.

Out-Of-Pocket maximums—The Plan will set a total amount you are required to pay for health-care costs in one year, at which point your Plan will pay 100% of eligible costs.

Top 7 Healthiest

Foods

Prunes

Raisins

Blueberries

Blackberries

Kale

Strawberries

Spinach

American men and women are both about an inch taller and 25 pounds heavier than they were in 1960.

Source: *National Center for Health Statistics*

Helpful Hints for Managing Your Time

By United Behavioral Health



Identify your goals. At the beginning of the day, take a few moments and write down what you want to accomplish that day.

Break large goals down into smaller parts. For example, instead of "clean the house", write down: "wash dishes, change bed," etc. Be as specific as possible.

Prioritize Tasks. Once you have created a list, prioritize each item. Decide which tasks you want to complete today and which ones can wait for a day or two. Complete the items on priority list first.

Be Realistic. Be realistic when deciding how long it will take you to complete each task on your list.

Say "no." Don't be afraid to say "no" to new projects if your plate is already full.

Delegate tasks whenever possible. Delegate and ask for help whenever you can. Don't spread yourself too thin.

Avoid distractions. Don't leave a task half done thinking you will get back to it.

Take Breaks. Schedule short breaks throughout the day.

Use calendars & organizers. Keep track of holidays, birthdays, appointments & other important events by using a calendar or organizer

Acknowledge a job well done. Be proud. You did it!

Bird Flu.....Should I be Concerned?



Doc Talk by Dr. Larry Luter

Executive Vice President, Medical Care Management and Chief Medical Officer of CBSA

Bird viruses have been around for years, but the H5N1 strain seems to be killing millions of birds like no other. This particular strain of virus does seem to be able to be transmitted to people, unlike most other bird viruses.

How will this flu get to America?

It will come in by migrating birds or by infected air travelers. Currently, the countries with casualties from this flu are Viet Nam, Cambodia, Indonesia, Thailand and China. Where there have been cases identified, the mortality has been around 50%.

Do I need to be concerned about

the birds in my trees?

No...not yet. So far, the virus has only affected domesticated poultry, including chickens, turkeys and ducks.

Should I stop eating chicken, turkey and duck?

Eating cooked poultry or poultry products does NOT transmit the virus. It is not recommended that people consume raw eggs.

What are the symptoms that I should be concerned about?

The dominant symptom is a fever over 101° and respiratory

symptoms which could include coughing, possible wheezing and shortness of breath. This is NOT like a cold with symptoms of runny nose, sore throat and cough. Expect to feel weak, fatigued and achy.

What can I do to protect myself from this virus?

Usual precautions work best such as regular hand washing or use of a hand sanitizer, avoid crowds, and avoid hospital Emergency Rooms, if possible. If you travel, carry a hand sanitizer with you and use it regularly.