



live well, work well

Health and wellness tips for your work, home, and life—brought to you by the insurance and healthcare specialists at Hylant Group, Inc..

Men's Health: Tips for a Healthy Life

"An apple a day keeps the doctor away." There's more truth to this saying than we once thought.

Watch What You Eat

What you eat and drink and what you do not eat and drink can definitely make a difference to your health. By eating five or more fruits and vegetables a day and less saturated fat, you can improve your health and reduce your risk of cancer and other chronic diseases. The bottom line; maintain a balanced diet, and watch how much you eat.

Know Yourself and Your Risks

Your parents, grandparents, work and home habits and environment, as well as your lifestyle, all help to determine your health and health risks. These factors may put you at an increased risk for certain diseases or conditions. Therefore, you should focus on changing any bad factors that you have control over, such as your diet or quitting smoking, and make as many healthy changes for your body as you can.

Get Moving

More than 60 percent of American men and women do not get enough physical activity to provide health benefits. For adults, thirty minutes of moderate physical activity on most days of

the week is recommended. It doesn't take a lot of time or money, but it does take commitment.

Start slowly, work up to a satisfactory level, and don't overdo it. You can develop one routine, or you can do something different every day. Find fun ways to stay in shape and feel good, such as dancing, gardening, cutting the grass, swimming, walking, jogging, etc.

Manage Your Stress Levels

Perhaps now more than ever before, job stress poses a threat to the health of workers and, in turn, to the health of organizations. Balancing obligations to your employer and your family can be challenging.

Protect your mental health by engaging in activities that help you manage your stress, both at work and home, such as spending time doing your favorite hobby, exercising, reading, etc. — something you enjoy that will also reduce your stress levels and

keep you mentally healthy.

Get Routine Exams and Screenings

Routine exams and screenings can help save lives. Based on your age, health history, lifestyle, and other important issues, you and your health care provider can determine how often you need to be examined and screened for certain diseases and conditions. These include high blood pressure, high cholesterol, diabetes, sexually transmitted diseases, and cancers of the skin, prostate, and colon. When problems are found early, your chances for treatment and cure are significantly greater — so get those checkups!



Did you know...

Health is not merely the absence of disease; it's a lifestyle. Whether it's getting enough sleep, relaxing after a stressful day, or enjoying a hobby, it's important to take time to be good to yourself. Take steps to balance work, home, and play. Pay attention to your health, and make healthy living a part of your daily life.

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CHICKENPOX VACCINE (VARICELLA, VZV)

CHICKENPOX is a very contagious virus of the herpes family, known as the varicella-zoster virus. It is characterized by a general rash and flu-like symptoms such as:

- Fever,
- Headache, and
- Swollen glands.

The rash starts out as small, red, itchy sores (spots) that most often first appear on the face, chest or stomach, and then quickly spread to the rest of the body. Often, the flu-like symptoms common with the virus can appear even before the rash surfaces, making your child more susceptible to contracting or spreading the disease.

Chickenpox can be spread through germs from sneezing, coughing, and breathing. The virus can also be spread from direct contact with one of the open sores, for example, from the bedding, clothing, or other objects the infected person may have used and the open sore touched.

Before the vaccine, 90 to 95 percent of people developed the disease each year. Now, the number of cases of chickenpox has significantly decreased since the vaccine is 70 percent to 90 percent effective.

SCHEDULE OF VACCINATIONS FOR VZV

Vaccine	# of Doses	Age when child should receive vaccine
VZV	1	1 to 12 years

TIPS FOR MOM & DAD

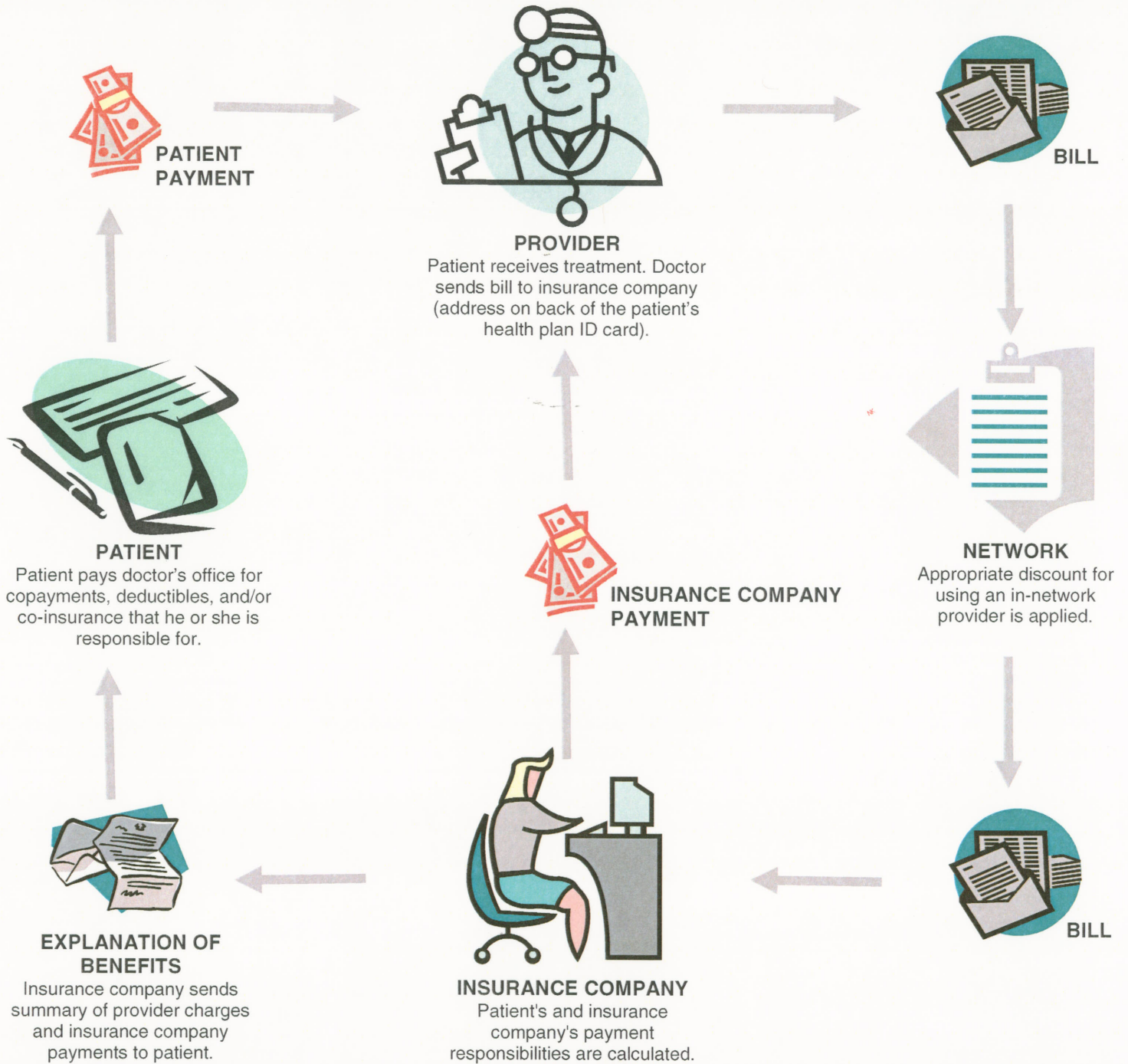
To make your child's vaccination experience easier, here are a few tips to keep in mind:

- Tell older children where they are going and what is going to happen. Explain to them that the vaccination will keep them safe and healthy. Knowing ahead of time what to expect will reassure your child and make it less scary for them.
- Let your child know that it is okay to cry if they are scared, but suggest they try to be brave. And be sure to praise the child for their bravery after the vaccination is over.
- Try to distract your child while the vaccination is being administered. For example, have them look away rather than watch, or have them count or sing their "ABCs". The vaccination may pass without your child even noticing.

For more information please contact:

Centers for Disease Control (CDC)
National Immunization Hotline
www.cdc.gov/nip
1-800-232-2522

How a bill becomes a claim... In-network



**My insurance company denied my medical claim.
What can I do?**

Nothing can be more infuriating than having a legitimate insurance claim rejected. However, you do not always have to take "no" for an answer. Here are some options for you to consider.

KNOW YOUR POLICY

Many people simply do not know what their health plan is supposed to cover. For example, the parents of a two year old might think that they will not be reimbursed for routine vaccinations because their child is no longer an infant. In reality, many plans provide well-baby coverage for children up to two years old, and even older. Your best bet in avoiding claim denials is to read your policy up front and know what to expect.

CHECK THE CODES

Current Procedural Terminology codes, or CPT codes, are the five-digit codes used for billing purposes to indicate the treatment you have received. Without a doubt, billing offices make mistakes, such as writing the wrong code on a claim form or typing an incorrect CPT code into a computer. For example, one can see how easy it would be to ask your insurer to pay for a torn eyebrow—CPT code 67900—instead of a torn earlobe—CPT code 69700. Your job is to know how to spot such errors. If your claim is rejected, make sure the insurer's code on the rejected claim matches the one that appears on the provider's bill. If the codes do not match, call your insurer and ask for an explanation.

PAY ATTENTION TO THE DETAILS

If your insurance company denies your claim, work with your doctor to provide more information. Providing more details and clarification about your condition, the service you received, or other aspects of your situation may be all that is needed to change the insurer's mind about your claim. In addition, be sure to pay close attention to the details on your bill. *Down-coding* is a common error in which the insurance company fails to reimburse the provider for multiple procedures. For example, you may visit a dermatologist to have five moles removed. Each mole removal counts as one procedure and all five should be reimbursed, not just one. Compare the doctor's bill with the insurance company's payment schedule to make sure they agree.

ASK FOR A REVIEW

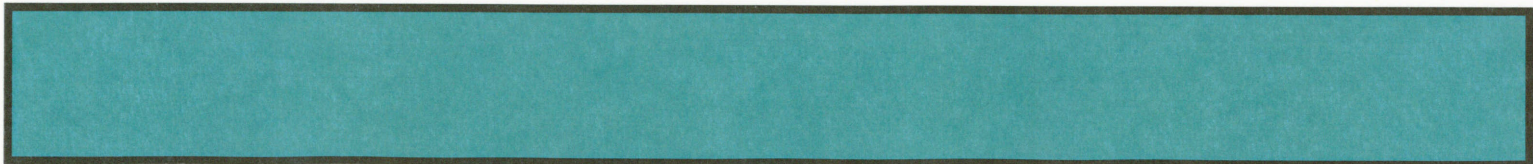
If you suspect that your insurer made a mistake when processing your claim, or if your attempts to provide additional information fail to instigate a reversal of the decision, file a formal claims appeal. The appeal process usually takes about a month.

FILE A COMPLAINT

If your attempts to get your claim paid are unsuccessful, consider filing a formal complaint with your state's insurance department. Most state insurance departments will investigate whether an insurer is using up-to-date data and is reimbursing claims fairly. Insurers also sponsor the toll-free National Insurance Consumer Help Line, at 1-800-942-4242, which provides advice on resources and referrals.

GO TO COURT

If your insurer still resists paying a legitimate claim, you may want to consider taking legal action. For small claims—typically classified as \$5,000.00 or less, but varies by state—you can sue in small claims court and even act as your own attorney. It is recommended that you consult a lawyer or an independent claims advisor for large claims. Often the mere notice of a court action is sufficient to encourage the insurer to resolve the dispute.



Flexible Spending Account Example Eligible Medical Expenses



Your [C_OfficialName] Health Care Reimbursement Flexible Spending Account lets you pay for medical care expenses not covered by your insurance plan with pre-tax dollars. The Internal Revenue Service defines medical care expenses as amounts paid for the diagnosis, cure, or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.

The products and services listed below are examples of medical expenses eligible for payment under your [C_OfficialName] Health Care Reimbursement FSA, to the extent that such services are not covered by your medical and dental insurance plan. This list is not all-inclusive; additional expenses may qualify, and the items listed below are subject to change in accordance with IRS regulations. Please refer to *IRS Publication 502 Medical and Dental Expenses* for a complete description of eligible medical and dental expenses.

Dental Services

- ✓ Crowns/Bridges
- ✓ Dental X-rays
- ✓ Dentures
- ✓ Exams/Teeth Cleaning
- ✓ Extractions
- ✓ Fillings
- ✓ Gum Treatment
- ✓ Oral Surgery
- ✓ Orthodontia/Braces

Insurance Related Items

- ✓ Copay Amounts
- ✓ Deductibles
- ✓ Pre-existing Condition Expenses (medical)
- ✓ Private Hospital Room Differential

Lab Exams/Tests

- ✓ Blood Tests
- ✓ Cardiographs
- ✓ Diagnostic
- ✓ Laboratory Fees
- ✓ Metabolism Tests
- ✓ Spinal Fluid Tests
- ✓ Urine/Stool Analyses
- ✓ X-rays

Medications

- ✓ Insulin
- ✓ Prescribed Birth Control
- ✓ Prescribed Vitamins (to treat specific disease and not available over-the-counter)
- ✓ Prescription Drugs

Obstetric Services

- ✓ Midwife Expenses
- ✓ OB/GYN Exams
- ✓ OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- ✓ Post-natal Treatment/Pre-natal Treatment (excludes over-the-counter vitamins)

- ✓ Pre-natal vitamins (prescription only)

Practitioners

- ✓ Allergist
- ✓ Chiropractor
- ✓ Christian Science
- ✓ Dermatologist
- ✓ Homeopath
- ✓ Naturopath
- ✓ Osteopath
- ✓ Physician
- ✓ Psychiatrist
- ✓ Psychologist

Other Medical Treatments or Procedures

- ✓ Acupuncture
- ✓ Alcoholism (inpatient treatment)
- ✓ Cosmetic Surgery (if medically necessary)
- ✓ Drug Addiction
- ✓ Hearing Exams
- ✓ Hospital Services
- ✓ Infertility
- ✓ In-vitro Fertilization
- ✓ Norplant Insertion or Removal
- ✓ Patterning Exercises
- ✓ Physical Examination (if not employment related)
- ✓ Physical Therapy
- ✓ Pregnancy Test (over-the-counter)
- ✓ Rolfing
- ✓ Smoking Cessation Programs
- ✓ Speech Therapy
- ✓ Sterilization
- ✓ Transplants (including organ donor)
- ✓ Treatment for Handicapped
- ✓ Vaccinations/Immunizations
- ✓ Vasectomy
- ✓ Well Baby Care

Other Medical Equipment, Supplies, and Services

- ✓ Abdominal/Back Supports
- ✓ Allergy Medication (over-the-counter)
- ✓ Ambulance Services

- ✓ Antacids (over-the-counter)
- ✓ Arches/Orthopedic Shoes
- ✓ Cold Medications (over-the-counter)
- ✓ Contraceptives
- ✓ Counseling
- ✓ Crutches
- ✓ Guide Dog (for visually/hearing impaired person)
- ✓ Hearing Aids and Batteries
- ✓ Hospital Bed
- ✓ Learning Disability (special school/teacher)
- ✓ Medic Alert Bracelet or Necklace
- ✓ Mileage to/from Physician Visit at \$.12 per mile
- ✓ Oxygen Equipment
- ✓ Pain Relievers (over-the-counter)
- ✓ Prescribed Medical and Exercise Equipment
- ✓ Prosthesis
- ✓ Splints/Casts
- ✓ Support Hose (if medically necessary)
- ✓ Syringes
- ✓ Transportation Expenses (essential to medical care)
- ✓ Tuition Fee at Special School for Disabled Child
- ✓ Wheelchair
- ✓ Wigs (hair loss due to disease)

Vision Services

- ✓ Artificial Eyes
- ✓ Contact Lenses
- ✓ Contact Lens Solution
- ✓ Eye Examinations
- ✓ Eyeglasses
- ✓ Laser Eye Surgeries
- ✓ Ophthalmologist
- ✓ Optometrist
- ✓ Prescription Sunglasses
- ✓ Radial Kerotomy



Plans that do not allow reimbursement of **all** eligible medical expenses as defined by the IRS and Department of Treasury must customize this brochure prior to use.



GENERIC MEDICATIONS: They Keep You and Your Wallet Healthy

THE majority of generics are typically sold at 15 to 50 percent less than brand drugs.

A generic drug is identical to a brand name drug in dosage form, safety, strength, route of administration, quality, performance characteristics, and intended use.

You can be assured that FDA approved generic drugs have met the same rigid standards as the innovator drug.

To gain FDA approval, a generic drug must:

- Contain the same active ingredients as the innovator drug.
- Be identical in strength, dosage form, and route of administration.

- Have the same use indications.
- Be bioequivalent.
- Meet the same batch requirements of identity, strength, purity, and quality.
- Be manufactured under the same strict standards of the FDA's good manufacturer practice regulations required for innovator products.

Contact your physician or pharmacist for information on generic drugs.

You can also visit the FDA Web site at <http://www.fda.gov/cder/ogd/index.htm> for more information.

The examples listed below are commonly prescribed medications with generic equivalents and their price differences.

Prescription	Brand	Cost	Generic	Cost
Antidepressants	Prozac	\$82 - \$187	Fluoxetine	\$70 - \$92
Arthritis <i>*not identical</i>	Celebrex	\$45 - \$104	*Ibuprofen	\$8 - \$10
Gastrointestinal Preps/Anti-Ulcer	Prilosec	\$120 - \$134	Omeprazole	\$93 - \$114
Cholesterol-reducing	Mevacor	\$45 - \$80	Lovastatin	\$34 - \$40
Heartburn	Zantac	\$60 - \$80	Ranitidine	\$10 - \$20
Blood Pressure	Zestril	\$48 - \$62	Lisinopril	\$19 - \$28

Pricing is approximate average wholesale prices for 30 pills.

Managers can also help their employees reduce their stress by following these guidelines.

- ❖ Make sure people are in the right types of jobs.
- ❖ Create worker empowerment. Feelings of lack of control can often cause stress and burnout.
- ❖ Provide proper training. When employees do not know how or why, anxiety & frustration build.
- ❖ Create a listening management.

Getting Help

Everyone experiences periods of stress. Some stress is normal, but if your feelings of stress become persistent and overwhelming it may be an indication of a serious medical problem. In such a case, you should see your doctor or use your company's Employee Assistance Program if one is available.

Employee Assistance Program (EAP)

The business community has come to recognize everyday work stresses can negatively affect employees' attendance, concentration, and their ability to perform on the job. Because of this, the number of companies adding EAP programs as an employee benefit has substantially increased.

An EAP supplies professional counselors who provide counseling to employees and their families in a safe and private atmosphere. All the information disclosed will remain confidential, and no contact with your employer will be made without written permission. Using an EAP *will not* jeopardize your job or chance for promotion.

The EAP program makes a limited number of counseling sessions available at no cost. Should you and your counselor decide that a referral to an outside provider is necessary, those costs will then be your responsibility.

For more information regarding [c_officialname]'s EAP program, please contact your Human Resources Department at [HR_phone].

As the statistics show, stress can negatively affect companies and employees. That is why it is important for you to take control of stress before it takes control of you.



Know Your Employee Benefits

This brochure is for informational purposes only and is not intended to replace the advice of an insurance or financial services professional. Please seek professional advice before making decisions about your personal finances.

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Workplace Stress and Your Employee Assistance Program



Prepared especially for
[C_officialname]

by
Hylant

Hylant

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[b_city], [b_state] [b_zip]

Phone [b_phone] • Fax [b_fax]

THERE is an old saying that goes, "Find a job you love and you'll never work another day of your life." Sound too good to be true? It probably is, because most people spend 25 percent of their adult lives working. So if you actually enjoy what you do, you're one of the lucky ones. But, if you're one of those proverbial square pegs and your job is a round hole, chances are you are experiencing stress from your job.

The chances of you finding the perfect job and feeling stress-free are not very high, but you don't have to suffer forever. People are finding more and more ways to manage job stress.

What is Job Stress?

Job stress is the chronic state in which conditions in the workplace impact a person's performance and well-being in a negative way, and can cause physical and/or emotional illnesses.

Signs and Symptoms

According to the United Nations' International Labor Organization, 75 percent of Americans consider their jobs to be stressful. Job stress may be caused by one or more of the following:

- ❖ Job insecurity,
- ❖ Extremely long work hours,
- ❖ Intense pressure to perform at peak levels all the time, Excessive travel,
- ❖ Too much time away from family,
- ❖ Harassment or any other traumatic event,
- ❖ Office politics,
- ❖ Conflict with co-worker(s),
- ❖ Personal or family problems,
- ❖ Sense of powerlessness,
- ❖ Unclear job responsibilities,
- ❖ Lack of control, and
- ❖ Technology.

The signs of stress will vary depending on the person, situation, duration, and intensity of the stressor(s) but typical job stress includes the following:

- ❖ Insomnia,
- ❖ Loss of mental concentration,
- ❖ Anxiety,
- ❖ Depression,
- ❖ Substance abuse,
- ❖ Extreme anger & frustration,
- ❖ Family conflict, and
- ❖ Illnesses such as heart disease, migraine headaches, stomach problems, and back problems.

Negative Effects of Job Stress

Stress can effect workers at all levels. For example, line operators now have more responsibilities in addition to having to produce more. Managers who used to only supervise eight to nine people are now being asked to manage two to three times as many people.

Research indicates that 60 to 90 percent of medical problems stem from stress. For example, these medical problems are costly to employees and their employers, in the form of lost wages, benefits costs, decreased productivity, and accidents. For example, the Princeton, NJ firm of Foster Higgins & Co. found that on average health benefits cost companies 45 percent of their after-tax profits.

And according to the California Workers' Compensation Institute (CWCI), Workers Compensation mental health claims have increased by almost 700 percent over a nine-year period, and nine out of ten stress claimants end up receiving benefits.

Stressed out employees are more likely to miss work than those experiencing moderate levels of stress. The American Journal of Health Promotion found that over-stressed employees are two times more likely to be absent from their jobs more than five times a year.

In addition, accidents occur more frequently to stressed out employees. Workmed Occupational Health Services reports that stressed out workers are 30 percent more likely to have an accident on the job than those less stressed. Stress brings on shorter attention spans and fatigue, both being recipes for workplace injuries. With less time to get more work done in a day, short-cuts are taken, often resulting in accidents.

The huge health-care expenses that stress creates, and the serious consequences it can have on employees, highlights why companies and individuals cannot afford to ignore stress.

Managing Job Stress

The good news is, it is possible to manage job stress. And with a little effort on your part, you can even learn to perform above and beyond your expectations.

In today's fast-paced and unpredictable workplaces, it is important to know what helps and hurts your stress levels. Following are five methods to manage your stress at work.

1. **Plan & Prioritize** – don't panic, set realistic deadlines for yourself, don't jump to the first idea you have, and always have a plan B ready.
2. **Slow down** – think things through before you act on them, and begin with an end result in mind. If you don't get it right the first time it will come back to you, resulting in more work and adding to your stress.
3. **Think outside the square** – don't do things under pressure, search for alternatives that will save you time and money, and put things in a fresh perspective.
4. **Use all your resources** – if things don't go exactly as you planned, don't rely only on your internal resources. Outsource your problems to someone reliable.
5. **Keep in contact** – always communicate with internal/external customers. Their priorities and deadlines could change, so you'll need to stay on top of things.

Stress levels at work can be increased by the following:

- ❖ Personalizing criticism,
- ❖ Venting in public,
- ❖ Pretending and hiding your true feelings, and
- ❖ Perpetuating the problem.