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**HEALTH** & wellness

For Members of  
United Service  
Association  
For Health Care  
SPRING 2009



**Larry King:**  
Helping Save  
a Heart a Day

*plus* Can “Nutritious”  
Foods Be  
Bad for You?

*and* Cyberbullying:  
Keeping Kids Safe Online



**United Service Association**  
For Health Care

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Larry King: Helping Save a Heart a Day

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Cover photo: AP Photo/Stuart Ramson

# Managing Life with a Heart Condition

MANY PEOPLE WITH EXISTING HEART CONDITIONS DON'T MAINTAIN HEALTHY LIFESTYLES. YOU DON'T HAVE TO BE ONE OF THEM. WELLNESS STRATEGIES, CARDIAC REHABILITATION PROGRAMS, AND OTHER LIFESTYLE CHANGES CAN GO A LONG WAY TOWARD HELPING YOU MANAGE YOUR CONDITION.



→ **EXERCISE AND EATING RIGHT ARE WELL-KNOWN KEYS TO A HEALTHY HEART. BUT EVEN IF YOU ALREADY HAVE A heart condition, such as high blood pressure, you can still do your heart a big favor by living a healthy lifestyle. Unfortunately, many heart patients do not heed this advice.**

## Heart-Healthy Habits

According to the National Heart, Lung, and Blood Institute, eating a healthy diet can both reduce the risk of developing high blood pressure and lower blood pressure that's already high. The DASH (Dietary Approaches to Stop Hypertension) program is an eating plan that doctors often recommend to patients with hypertension.

High in fruits, vegetables, and low-fat dairy products and low in saturated fat, total fat, and cholesterol, the DASH plan has been shown to be an effective complement to other lifestyle changes to lower blood pressure, such as reducing sodium intake and losing excess pounds. However, while the diet is effective, research reported in the *Archives*

*of Internal Medicine* shows that patients with high blood pressure rarely follow the plan and may even eat worse now than when the DASH plan was first developed.

## The Benefits of Cardiac Rehab

Another strategy to manage heart disease is cardiac rehabilitation, a medically supervised program that helps patients adopt a healthy lifestyle. This typically includes exercise training, nutrition education, and counseling to help reduce stress. It's been proven to hasten recovery, lessen the need for medications, and reduce the risk of sudden cardiac death.

Even with such proven success, the Centers for Disease Control and Prevention says only about a third of patients participate in such programs.

## You Can Do Better

While many patients don't manage their heart conditions, you don't have to be one of them. Take these steps to improve your health—and maybe even save your life.

- **Be active.** Exercise has many heart-healthy benefits. Your doctor can help you develop an exercise plan that's right for you.
- **Eat healthy and reduce salt and sodium in your diet, if necessary.** Ask your doctor if the DASH diet might be beneficial for you.
- **If you smoke, quit.** Smoking after a heart attack increases your chances of having another attack.
- **Control your weight and blood pressure.** Researchers reporting in *Hypertension* found that maintaining a healthy weight and blood pressure during midlife is crucial to reducing the risk of heart failure later in life. ●

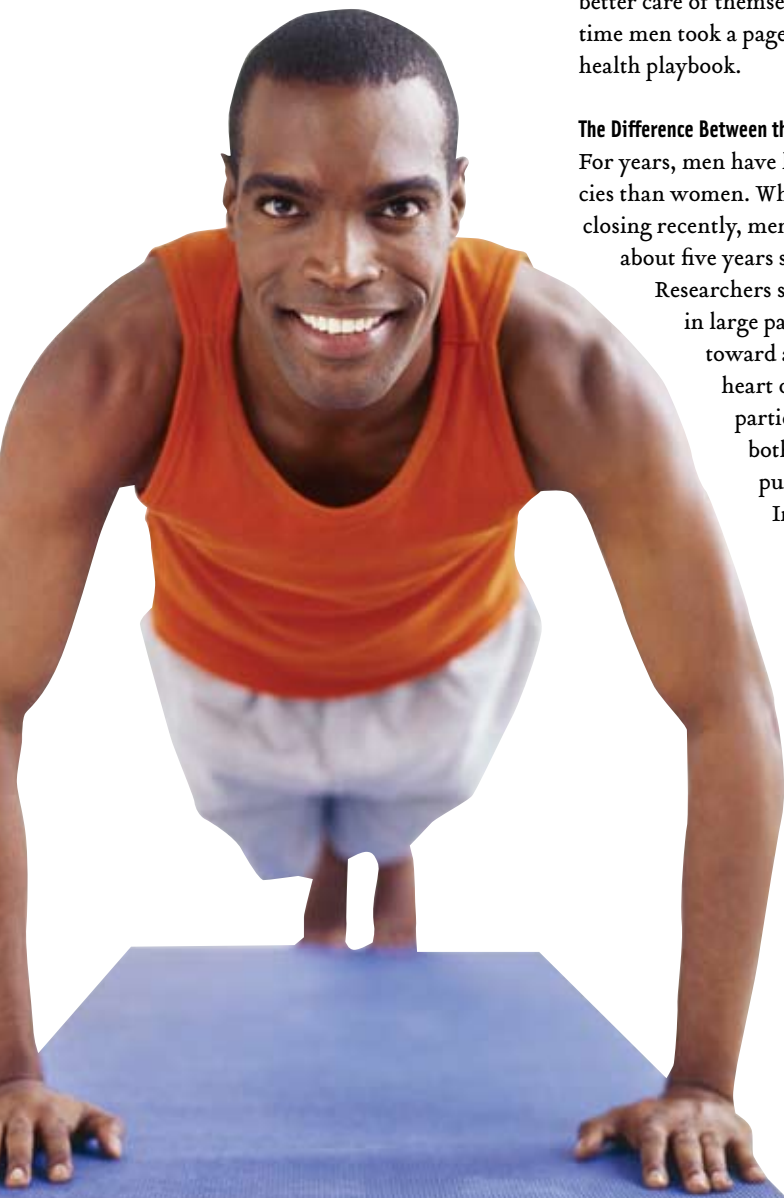
**Take heart! Whether you have a pre-existing heart condition or are looking to prevent one, the American Heart Association (AHA) has plenty of information on cardiac wellness. Visit the AHA online at [www.americanheart.org](http://www.americanheart.org).**

We value your membership and are here to assist you should you need us. Please contact us at 800-872-1187.

# Men: Take Care of Your Health

HISTORICALLY, MEN'S LIFE EXPECTANCIES HAVE HOVERED BELOW WOMEN'S. THIS IS YOUR WAKE-UP CALL, GUYS: IT MIGHT BE TIME TO START TAKING BETTER CARE OF YOUR HEALTH!

→ **WHEN IT COMES TO HEALTH, MEN AND WOMEN ARE NOT CREATED EQUAL. FOR ONE THING, MEN TEND TO LEAD** less healthy lifestyles than women and take part in more risky behaviors. What's more,



women tend to take better care of themselves when they do get sick. But with health problems such as cancer, heart disease, and diabetes looming, men need to take better care of themselves. Perhaps it's time men took a page from the women's health playbook.

## The Difference Between the Sexes

For years, men have had lower life expectancies than women. While this gap has been closing recently, men are dying on average about five years sooner than women.

Researchers say this difference is due in large part to men's tendencies toward accidental injuries and heart disease. In general, men participate in risky behaviors both on and off the job that put them in harm's way.

In addition, more men than women smoke and drink, factors that contribute to many health problems.

Getting hurt or sick isn't the only reason why men are less healthy than women, however. According to the U.S. Department of Health and Human Services, men are less likely than women to get medical care and are nearly half as likely to take advantage of preventive health measures such as physicals and

screening tests. And even though the benefits of healthy habits such as eating right and getting exercise are widely touted, men are increasingly overweight and obese.

## What Men Can Do

According to research reported in the *Journal of the American Medical Association*, men who take care of their health in midlife are more likely to live longer. Here are the most important things they can do:

- **Get screened.** Screening tests can detect diseases early, when they are easier to treat. There are screening tests for obesity, high cholesterol, hypertension, colorectal cancer, and diabetes. Men need to ask their doctors which screening tests they need and when they should undergo them.
- **Exercise.** Men should get at least 30 minutes of moderate physical activity most days of the week.
- **Vary your diet.** The best way to get all the nutrients the body needs is to eat a wide variety of fruits, vegetables, whole grains, lean meats, and fat-free or low-fat dairy products.
- **Maintain a healthy weight.** Excess weight contributes to many health problems, including heart disease and diabetes.
- **Go easy on the alcohol—and don't smoke.** Men should have no more than two drinks a day. Tobacco damages the entire body. •

Listen up, men—there's plenty you can do to improve your health! The Centers for Disease Control and Prevention has a section on its website dedicated to men's health tips. Check it out online at [www.cdc.gov/men](http://www.cdc.gov/men).

# Bag That Oversized Purse

IF YOU'RE A FASHION GURU, YOU MIGHT WANT TO BE CAREFUL OF TRENDY OVERSIZED PURSES. AFTER YOU ADD IN THE BAG'S TOLL ON YOUR NECK, BACK, AND SHOULDERS, THE PRICE MAY BE MORE THAN YOU CAN AFFORD.

→ **WHEN YOU THROW A BULGING OVERSIZED HANDBAG OVER YOUR SHOULDER, YOU'RE STRAINING YOUR NECK** and upper back, says James T. Mazzara, M.D., a spokesman for the American Academy of Orthopaedic Surgeons. The damage can filter down to the muscles and tendons of your shoulder. Lifting the megabag also can cause "tennis elbow."

If you can't resist the latest craze, lighten your load with these painless tips:

- Choose a shoulder bag with a wide, adjustable strap. The strap should be long enough to fit over your head so you can evenly distribute the weight diagonally across your body.
- Move the bag often from one shoulder to the other. That way, each side of your body carries its fair share of the burden.

- Avoid turning your purse into a storage bin. Leave your makeup bag, extra keys, and other unneeded heavy objects at home. Pack only what you need for the day.
- Regularly empty the coins from your wallet. You'll be amazed how much that reduces the weight.
- Tote your handbag only when you must. When possible, dig out the items you need at that moment and leave the purse in the trunk of your car, your desk, or at home.
- Strengthen your neck with simple exercises. Yoga offers a variety of stretching and conditioning workouts.
- Do easy posture exercises. They can be as simple as shrugging your shoulders.
- Pull your shoulders back and stand up straight. This supports your upper back

and neck muscles. Your head, shoulders, hips, and ankles should be in a straight line.

In the final analysis, how much weight you can bear depends on your size, age, and strength, says Dr. Mazzara. If your back and neck muscles are weak, you're more apt to hurt yourself. Carting a weighty load can be a breeze if you're in top-notch shape and your posture is good. •

**Battling a bad back? The American Academy of Orthopaedic Surgeons has information on orthopedic conditions, treatment options, exercise tips, and more. Visit the group's home on the Web at [www.aaos.org](http://www.aaos.org).**



## Battling Backaches

Most adults will suffer from low back pain at some point—which isn't surprising if you think about how hard your back works. The secret to a pain-free back, however, is simple: Take good care of your back, and it will take good care of you.

### Sit Up Straight

Make sure your home and office chairs support your lower back. Keep your feet flat on the floor. Avoid slouching or leaning forward. Take a break or change positions every 30 minutes or so.

### Lift Wisely

Stand in front of whatever you are lifting, with your feet slightly apart. Tighten your stomach muscles. Bend your knees as you lift, keeping your back straight. Hold the weight close to your body. Avoid twisting as you lift.

### Stay Active

Aerobic exercise of any kind—walking, jogging, swimming, or biking—reduces back pain and lessens your chance for a repeat backache.

# Danger Zone! Low Levels of Vitamin D

STUDIES FIND THAT HALF OF ALL AMERICANS AREN'T GETTING ENOUGH VITAMIN D. NOT ONLY CAN THIS IMPORTANT NUTRIENT HELP STRENGTHEN OUR BONES, IT MAY REDUCE THE RISK FOR—OR PROTECT THE BODY FROM—CONDITIONS LIKE CANCER OR HEART DISEASE.



→ **ABOUT HALF OF ALL AMERICANS—OLDER ADULTS IN PARTICULAR—DON'T GET ENOUGH VITAMIN D. THIS** nutrient is essential to our muscles, bones, and immune systems. New research links low levels of vitamin D to a growing list of health problems, including heart disease and cancer.

#### Problems Associated with Low Vitamin D

Vitamin D helps form and strengthen bones by helping the body absorb calcium. Without adequate vitamin D, bones become thin and brittle. The vitamin also helps our muscles and immune system function.

A deficiency in vitamin D can be a concern because the nutrient appears to play a role in several serious medical conditions, including:

- **Cancer**—Research suggests that vitamin D may help protect against breast, prostate, and colon cancer.
- **Diabetes**—Vitamin D may reduce the risk for type 1 diabetes in children.
- **Heart disease**—Low blood levels of the vitamin may be related to cardiovascular disease.
- **Osteoporosis**—Low levels of vitamin D have been tied to osteoporosis and hip fractures in older women.

With all of these findings, researchers point out that further investigations are needed.

#### Why the Low Levels?

Experts suspect there are two reasons why people have trouble getting enough vitamin

D. One is that few foods contain the vitamin naturally. Another is that a common source of vitamin D is ultraviolet radiation from the sun, which penetrates uncovered skin and converts chemicals in the body into the vitamin. While traditionally many of us got our vitamin D from sunlight, the risk for skin cancer has led many people to limit their time outdoors or to wear sunscreen, which often blocks vitamin-D producing rays.

#### How to Get Enough

The government recommends that healthy people get the following amounts of vitamin D each day:

- Children and adults ages 50 and younger: 200 international units (IU)
- Adults ages 51 to 70: 400 IU
- Adults ages 71 and older: 600 IU

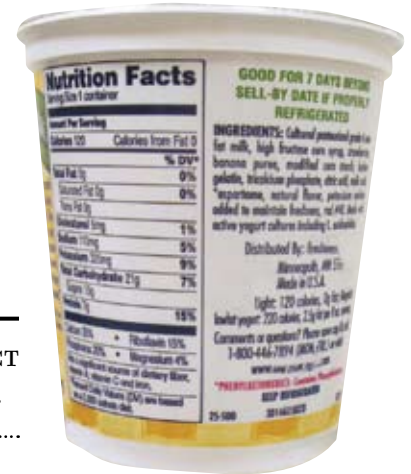
The best way to get your dose of D is to consume those foods that are rich in the vitamin. Milk, yogurt, orange juice, and boxed cereals often have vitamin D added. Salmon, tuna, and mackerel also are good sources.

Experts don't recommend taking high doses of the vitamin as a supplement or forgoing sunscreen and other healthy-sun practices. If you worry that you may not be getting enough vitamin D, talk with your doctor. •

Learn more about the valuable vitamin D at the online home of the Office of Dietary Supplements. Just direct your Web browser to [ods.od.nih.gov](http://ods.od.nih.gov) and click on "Dietary Supplement Fact Sheets" in the "Quick Links" section, on the bottom-right side of the page. Then click on "Vitamin D."

# Can “Nutritious” Foods Be Bad for You?

LOW-FAT. HEALTHY. NATURAL. IF YOU SEE ANY OF THOSE WORDS ON A PRODUCT LABEL, THAT FOOD IS PROBABLY GOOD FOR YOU ... RIGHT? NOT NECESSARILY.



→ **YOU WANT TO IMPROVE YOUR HEALTH BY EATING BETTER FOODS. SO YOU STOCK UP ON PRODUCTS YOU CONSIDER “healthy.”** But is your diet—or your body—really any better off? When it comes to nutrient claims on foods, be sure to read the fine print.

Peruse any grocery store and you’ll see all kinds of nutrient claims. But companies can’t put just anything on their labels. The U.S. Food and Drug Administration (FDA) requires all claims to be truthful and not misleading. That’s why the FDA has established definitions for words that appear on labels.

## Deciphering Nutrient Content Claims

For example, you may think the words *natural*, *low-fat*, and *healthy* on a label mean

the food inside is good for you. According to the FDA, “natural” means a food does not have any synthetic or artificial ingredients. High-fat cheddar cheese might be natural, but if you’re trying to eat less fat, this “natural” food isn’t so healthy.

Foods labeled “low-fat” cannot have more than 3 grams of fat per serving. But low-fat foods are not always lower in calories. So if you are trying to lose weight, you need to pay attention to total calories—not just fat calories. And “healthy” means a food must meet criteria for certain nutrients, including vitamins and minerals. Foods with lots of sugar may contain lots of vitamins, but at what cost to your blood sugar level?

## Read the Label

When it comes to choosing healthy foods, go beyond the food claims and get to the facts—the nutrition facts right on the label.

A good place to start is the serving size. Most people don’t realize just how small a serving can be. Consume three servings of a low-fat food, and you’ve likely eaten the same amount of fat you would have in one serving of the full-fat version. Next, look at the “percent daily value” (%DV), which indicates the percentage of the recommended daily intake for a specific nutrient in a serving of food. A food that has more than 20 percent daily value of a nutrient is considered “high” in that nutrient, while 5 percent or less DV is considered “low” in a given nutrient. Use the DV percentages on the food label to guide you to select foods with less total fat, saturated fat, trans fat, cholesterol, sodium, and more dietary fiber, vitamins, and minerals.

Eating better to avoid health risks is a great goal. Armed with the facts, you can be sure your healthy diet truly is good for you. •



Looking to learn more about labels? The U.S. Food and Drug Administration Center for Food Safety and Applied Nutrition has a section solely dedicated to food labeling and nutrition. It features food label education tools, industry information and regulations, and more. Just visit [www.cfsan.fda.gov/label.html](http://www.cfsan.fda.gov/label.html).

# Finding Reliable Sources of Health Information on the Internet

THERE'S AN ENORMOUS AMOUNT OF INFORMATION ON THE INTERNET, WHICH MAKES IT TOUGH TO FILTER GOOD ONLINE MEDICAL ADVICE FROM MISLEADING—OR DOWNRIGHT FALSE—INFORMATION. A GOOD FIRST STEP: KNOW WHAT QUESTIONS TO ASK YOURSELF AS YOU SURF THE WEB.

→ **MORE AND MORE PEOPLE ARE TURNING TO THE INTERNET FOR HEALTH INFORMATION, SAYS A NATIONAL** study recently released by the Center for Studying Health System Change. The study found that in 2007, 56 percent of American adults sought information related to a personal health concern from a source other than their doctors, and 32 percent of Americans used the Internet to find health information. What's more, more than half of those who sought health information from any source said what they found changed their approach to maintaining their health.

With people making health decisions based on Internet information, it's crucial that they know how to evaluate that information. After all, anyone with a little cash can put up a website. But according to a Pew Internet & American Life Project study, very few people who seek health information on the Internet check the source and date of the information they find.

According to the National Institutes of Health, there are questions you should ask yourself as you peruse websites. Here are a few:

- **Who runs the site?** Look for sites sponsored by groups you recognize—the American Medical Association and the Centers for Disease Control and Prevention, for example. Look for an “about us” page to find out who's behind the site and who writes or reviews the information.
- **Who pays for the site?** This can affect what and how information is presented. The information is more likely to be reliable if the site is supported by public funds.

- **What is the purpose of the site?** If the purpose is to sell a product, it may not be giving neutral information.
- **How current is the information?** Health information changes often. Websites should be consistently reviewed and updated. This information should be easy to find: Look for dates on Web documents.

The Internet is a great tool for improving your health. But before you decide to change your approach to a health problem based on information culled from your computer, check with your health care provider. He or she also may refer you to specific websites. •

When it comes to finding reliable health information, navigating the roads of cyberspace can be tough. Try Healthfinder, an online service offered by the U.S. Department of Health & Human Services. It features a health encyclopedia, links to medically verified stories, and much more. Click over to [www.healthfinder.gov](http://www.healthfinder.gov).



[ COVER STORY ]

# Help Larry King



“Save a Heart  
a Day”

FEBRUARY 24, 1987.  
THAT'S A DATE LARRY  
KING REMEMBERS  
WELL. It was the day his  
heart literally stopped  
beating. [read more](#) →

→ **LEGENDARY TALK SHOW HOST LARRY KING HAD JUST FINISHED A SERIES OF** radio interviews. They'd gone well, but something strange had been happening.

"I kept experiencing these sharp chest pains, again and again," King remembers.

The pain grew so intense that he went to a hospital emergency room. It didn't take long for doctors to determine he was having a life-threatening heart attack. He needed immediate cardiac surgery to restore blood flow through his heart arteries.

Though his heart stopped beating for a few seconds during the procedure, he survived a quintuple-bypass operation and soon recovered. "That was the

biggest wake-up call of my life," says the 75-year-old performer.

"It forced me to start thinking about my unhealthy lifestyle, and about what it had been doing to my heart."

#### **"The Perfect Recipe for a Major Heart Attack"**

While recovering in the hospital in 1987, King realized something: To protect his heart's health, he'd have to change his lifestyle.

"I'd been smoking as many as three packs of cigarettes a day," King says. "And my diet was loaded with fatty foods. Those poor eating habits had been causing deposits to build up on the walls of my heart arteries for many years."

What's more, he was getting very little exercise.

"Put all those things together," he says, "and they're the perfect recipe for a major heart attack. I'm just very lucky I got to the hospital in time that night, and that the doctors were able to keep me alive."

King wasn't content to help just himself, though. He wanted to take on an enormously challenging project: Educating the world about lifestyle-triggered risk factors that can contribute to heart disease, a surging national epidemic that currently affects more than 60 million Americans.

He devised plans to launch a nonprofit foundation designed to help raise funds for economically disadvantaged patients who couldn't afford to pay the high cost of heart surgery.

The project quickly took off. Today, the Larry King Cardiac Foundation donates more than \$2 million each year to patients who need heart care.

#### **A Modest Start**

Early on in his life, such a massive undertaking would have been tough. When King was in the fourth grade, his 44-year-old father died of heart disease—a catastrophe that forced his mother to apply for welfare in order to put food on the family table each day.

Times were tough then. When King decided to break into radio announcing in Miami, he only had enough money for a one-way ticket on a Greyhound bus. Hired at a tiny Florida radio station in 1957 (at \$55 per week) to mop floors and fetch coffee, he eventually got a chance to

perform on the air—and quickly dazzled his listeners with his inventive verbal quips and his knack for conducting hard-hitting and fast-moving interviews.

By the mid-1960s, King was a skilled radio performer with a growing fan base across Florida. In 1978, his career took a huge leap forward after he was tapped to fill the nightly talk show slot on the Mutual Radio Network. He moved easily into his current role as the top talk show host at CNN in 1985.

Since then, he's won an Emmy for his television journalism, two Peabody Awards, and 10 CableACE Awards. He was unanimously elected to both the Broadcasters' Hall of Fame in 1996 and the Radio Hall of Fame in 1989.

Now, he's a worldwide entertainment icon who estimates that he's done more than 40,000 interviews in his long career.

#### **Helping Out, One Heart at a Time**

King has written two books on heart health (*Mr. King, You're Having a Heart Attack* in 1989 and *Taking on Heart Disease* in 2004) and continues to spend several hours a week on his ongoing crusade to help in-need patients pay for heart care. Last year alone, the Larry King Cardiac Foundation provided no-cost medical care for 313 economically disadvantaged patients, most of whom received badly needed heart surgery. After recovery, these patients went on to lead healthy lives.

"Until I had my heart attack and started learning about the lifestyle-related risk factors for



Photo courtesy of the Larry King Cardiac Foundation

Left: Larry King and Foundation patient Maria Ortiz. Previous page: King with patients Mable Nabwire and Hasifa Ntongo.



Above: King poses with patient Bruce Nichols.

“I guess I’m living proof that it can be done,” King says. “If I can do it, anyone can!”

heart disease, I didn’t realize that the things I was eating—and the exercise I wasn’t getting—were putting my heart at risk,” he says. “But once I got educated, I was able to start making the changes I needed for better heart health.”

A self-described “walking freak,” King puts in about 4 miles of brisk walking daily. He monitors his weight and diet carefully. “If you

take it slow, one day at a time, you can change the bad habits that are hurting your heart,” he says.

He also recommends weight loss and quitting smoking as key steps toward heart health.

“I guess I’m living proof that it can be done,” King says. “If I can do it, anyone can!” •



## Do You Know the Warning Signs of a Heart Attack?

Heart attacks will strike more than 1 million people this year. Would you know a heart attack if it happened? Would you know what to do if one strikes? Take this quiz and find out.

### QUESTIONS

- 1 If you don’t have constant, crushing chest pain, you are not having a heart attack.
  - True
  - False
- 2 You should seek medical help immediately if you think there’s a possibility you could be having a heart attack.
  - True
  - False

### ANSWERS

1. **FALSE.** Severe chest pain is the most common symptom of a heart attack. However, you might feel only pressure, tightness, or squeezing, and these symptoms may come and go. Plus, you can have a heart attack without having any chest pain.
 

Women are more likely than men to have other signs, including:

  - Extreme fatigue
  - Shortness of breath
  - Nausea or vomiting
  - Dizziness
  - Sweating
  - Pain in the neck, jaw, arms, back, or stomach
2. **TRUE.** Ideally, heart-saving drugs should be given within an hour of the start of heart attack symptoms. Call 911 immediately. Seeking help right away can prevent or limit damage to your heart—and could save your life.

# Memory Lapses May Signal Mild Cognitive Impairment

WE ALL OCCASIONALLY FORGET THINGS—WHERE WE PUT THE CAR KEYS OR WHERE WE PARKED. SUCH LAPSES ARE NORMAL. BUT WHEN MEMORY LOSS IS MORE SEVERE AND PERSISTENT, IT MAY BE MILD COGNITIVE IMPAIRMENT.

→ **MILD COGNITIVE IMPAIRMENT, OR MCI, IS A CHANGE IN MEMORY THAT'S DIFFERENT FROM DEMENTIA OR normal age-related memory change.** With MCI, memory decline is greater than expected for a person's age, but it doesn't interfere noticeably with daily life. People with MCI generally don't have other problems, such as personality changes,

confusion, language problems, or difficulty paying attention.

MCI usually develops gradually, over a number of years. Older people with MCI often continue to lose memory and face a greater risk of developing Alzheimer's disease or other types of dementia. But sometimes such memory problems remain stable or even eventually return to normal.

## Underlying Problems Often Linked to MCI

A number of conditions could be responsible for MCI, which may affect as many as 19 percent of people older than age 65.

Diabetes, which is associated with a greater risk for Alzheimer's, seems to increase the odds of developing MCI.

High blood pressure also may contribute to the condition, according to a new study in the *Archives of Neurology*.

Depression, anxiety, and chronic stress also have been linked to MCI. In one study, depressed older adults had more than double the risk for MCI. In another, people who most

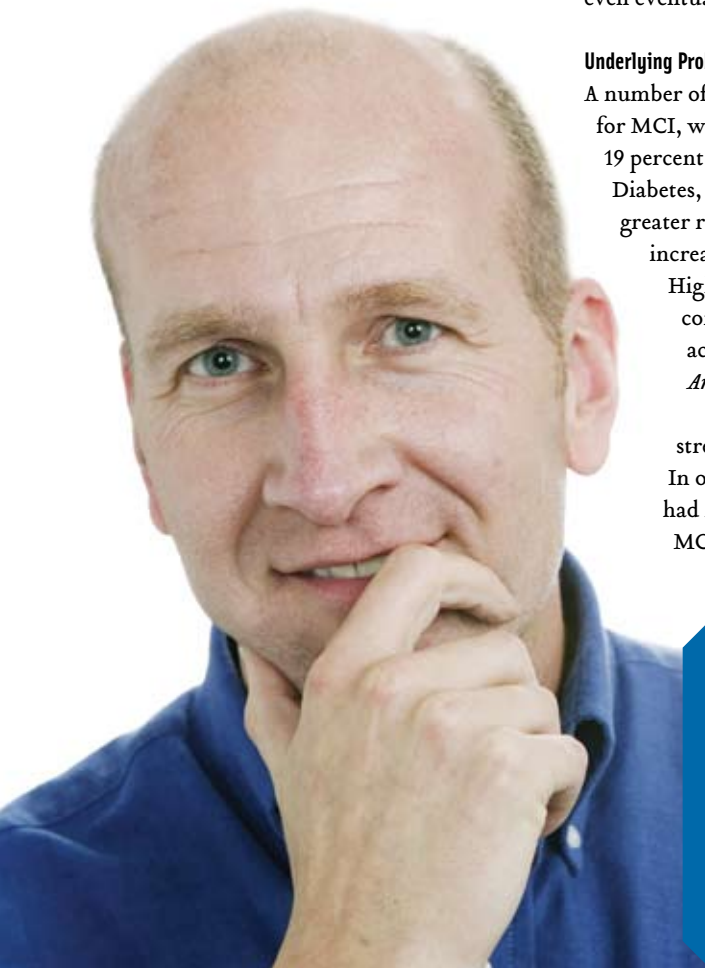
often experienced distress were more than 40 percent more likely to develop MCI.

## Good Health Habits Can Help

If you suffer from memory loss, talk with your doctor. To determine what may be causing memory loss, your doctor may use a mental ability test, a physical and neurological examination, and blood and urine tests. While there currently are no treatments recommended for MCI, doctors can help patients manage possible underlying problems such as high blood pressure.

Here are some other steps you can take to help keep your mind sharp:

- Don't smoke or abuse alcohol. Both can impair memory.
- Exercise regularly. This may help maintain blood flow to the brain.
- Eat your greens. Vegetables—particularly green, leafy ones—may help slow cognitive decline.
- Keep up your social life. It can lower stress—and dementia risk.
- Stimulate your brain cells by learning new skills, reading, and playing games. •



## A Mindful Approach to Walking

Want a younger mind? Then go for a walk, suggests a study of women ages 70 and older. Walking at least one-and-a-half hours per week was associated with better memory and attention. The effects of walking at an easy pace are similar to having a mind that's three years younger, according to the researchers.

Source: *Journal of the American Medical Association*

Model used for illustrative purposes only.

# A Little Patience May Help Your Blood Pressure

ANOTHER LONG LINE TO WAIT IN? DRUMMING YOUR FINGERS WHILE WAITING FOR THAT IMPORTANT PHONE CALL? IF THE SLOW PACE OF LINES—OR LIFE IN GENERAL—MAKES YOU EDGY, TAKE THIS TO HEART: A LACK OF PATIENCE MAY CAUSE YOUR BLOOD PRESSURE TO SOAR.



→ A NEW STUDY IN *THE JOURNAL OF THE AMERICAN MEDICAL ASSOCIATION* HAS FOUND A STRIKING LINK between impatience and high blood pressure, or hypertension. African-American and Caucasian women and men ages 18 to 30 took a test designed to measure their level of impatience. In this questionnaire, they were asked about the following:

- How pressured for time they typically felt
- How stressed they were at the end of a workday
- How quickly they ate
- How upset they became when they had to wait for anything

Fifteen years later, subjects with the highest impatience scores were 84 percent likelier to have developed hypertension than their more patient peers. This was true regardless of a participant's gender, age, blood pressure, race, alcohol consumption, exercise habits, or body weight.

Plenty of other research has shown a link between personality traits and heart health. For example, one review of 45 studies concluded that hostility can increase the risk of developing coronary heart disease or dying of any cause.

Anxious to learn how impatience and hostility might harm your heart? More

research is needed, say experts, but one possible link may be stress, which can narrow blood vessels and send blood pressure skyrocketing.

Consider some of these tactics for handling everyday problems with a little more patience:

- Replace impatient thoughts with patient ones. Instead of fretting over lost time, remind yourself that it's not a crisis.
- Take regular relaxation breaks—before you get impatient.
- Take some deep breaths, which can help relax your muscles and slow down your breathing rate.
- Exercise regularly, eat healthy, and get enough sleep. •

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**Approximately 50 million people in the U.S. suffer from high blood pressure. This condition can significantly boost the risk for heart disease, stroke, heart failure, and kidney problems. Visit [www.nhlbi.nih.gov/hbp](http://www.nhlbi.nih.gov/hbp) for more blood pressure information.**

## A Silent Killer

Hypertension generally has no symptoms, so the only way to know your blood pressure is high is to get it checked. Experts recommend blood pressure testing at least once every two years beginning at ages 18 to 20. You may need more frequent screening, depending on results.

Uncontrolled hypertension can cause:

- Stroke
- Heart attack
- Heart failure
- Kidney failure

It also can lead to blindness or result in leg amputation due to changes in blood vessels.

# M.L. Collins: Helping Families Save Money for Over 25 Years

AFTER MORE THAN 25 YEARS OF PROVIDING HEALTH INSURANCE FOR SELF-EMPLOYED INDIVIDUALS AND SMALL-BUSINESS OWNERS ACROSS AMERICA, M.L. COLLINS DOESN'T HAVE PLANS TO RETIRE ANYTIME SOON.



"THANKS TO A MAIL-ORDER PROGRAM FROM USA+, the cost is almost nothing!"

"I've spent the past three decades advising small-business people and their families on how to make the right decisions about health insurance," he says. "It's a great feeling when somebody thanks you because they were able to pay their medical bills."

One of the things Collins likes most about his job, he says, is that it frequently gives him a chance to tell people about the "huge savings" that can be enjoyed through a United Service Association For Health Care (USA+) membership.

"I can't tell you how often I've recommended USA+ programs to our customers," he says, "or how often I've explained that the benefits that accompany membership can provide a major boost to a family budget. In recent years, I've made every effort to recruit and train good agents who can help our customers to accomplish this."

USA+ benefits can help families save money on health care, drug prescriptions, dental or vision care, and more, Collins says. "I get a really good feeling whenever I hear that one of our customers saved money thanks to a USA+ membership," he says.

The father of four grown children—his wife, Sheryl, is also an accomplished health benefits analyst—Collins says he's seen how a USA+ membership can help slash bills for

medical care right in his own family.

"We have a prescription drug benefit through USA+," he explains. "Our daughter, who is still in college, needs medication to treat her attention deficit disorder. Thanks to a mail-order program from USA+, the cost is almost nothing! As a manager who spends lots of time advising people about saving money on health care, I really appreciate the budget help we get through our USA+ membership."

Born and raised in Idabel, Oklahoma as the son of a high school teacher (E.L. "Red" Collins) who was "an honest man and a wonderfully dedicated teacher," Collins attended Oklahoma State University and then coached football for several years at a Texas public school.

"I had a great time working with the kids," he says with a chuckle of nostalgia, "but I wasn't an All-American football player, and I soon realized that I wasn't going to wind up as the head coach at Kansas or Oklahoma. I had a career choice to make—and I decided that what I loved most was working with people."

Collins went into sales, and says he's enjoyed every minute of it. "I truly feel that we've been able to help thousands of people," he says. "You know, I do a lot of recruiting of new agents, and I tell every one: 'Whatever you do, don't ever forget that our first job is to keep that customer's interests at heart!'" •

M.L. Collins makes every effort to tell his customers about the savings they can experience through a United Service Association For Health Care membership.

→ **WHY? IT'S SIMPLE: AS A VETERAN HEALTH INSURANCE AGENCY CEO FOR CGC BENEFITS GROUP IN OKLAHOMA City, the 65-year-old Collins still gets "a great deal of satisfaction out of training agents who can then show people how to make the right decisions about their health coverage."**

He means it, too. With about 200 agents currently on board and a well-established reputation as a blue-chip provider of health coverage for small-business owners and self-employed workers across the country, Collins is proud that his agency often manages to secure health benefits for people who otherwise might not have been able to obtain them.

**Want to learn more about the benefits of your USA+ membership? Please call us at 800-872-1187.**

# Cyberbullying— Keeping Kids Safe Online



KIDS TODAY ARE VERY TECHNOLOGY-SAVVY. IF THEY'RE NOT TALKING ON THEIR CELL PHONES, THEY'RE SENDING AN INSTANT MESSAGE OR CHATTING ONLINE. ALL THIS TECHNOLOGY CERTAINLY HAS BENEFITS, BUT IT ALSO HAS DRAWBACKS. AND ONE IS A NEW TWIST ON AN AGE-OLD PROBLEM: BULLYING.

→ **WHILE THE BULLIES OF THE PAST DID THEIR DIRTY WORK ON THE PLAYGROUND, BULLIES NOW OFTEN** go unseen and unknown. Today's bullies walk the virtual streets of cyberspace.

Cyberbullying, also called electronic aggression, occurs when someone uses electronic media—the Internet, a cell phone, or another device—to send or post messages or images in order to emotionally hurt or embarrass another person. For example, a teen might pretend to be someone else online to trick a classmate into giving personal information. Or someone might post sensitive information about another person, or send a teasing or threatening instant message.

Cyberbullying is not harmless. The Centers for Disease Control and Prevention says that victims of cyberbullying often experience emotional distress and conduct problems in school.

According to a study reported in the *Journal of Adolescent Health*, nearly 20 percent of sixth- to eighth-graders have some experience with cyberbullying. And many researchers believe electronic aggression is on the rise. For example, another study reported in the same journal found a 50 percent increase in the percentage of teens who were victims of online harassment from 2000 to 2005. •

**Fight back against cyberbullying! Arm yourself with information, multimedia resources, and more at the National Crime Prevention Council's cyberbullying Web page. Visit [www.ncpc.org/cyberbullying](http://www.ncpc.org/cyberbullying) for more.**



## Keeping Teens Safe Online

There are measures adults can take to help teens stay safe and act responsibly as they use today's technology:

- Keep the computer in a "public" space, such as the family room or kitchen. Monitoring children's online activities may reduce the risk of them becoming victims or perpetrators of electronic aggression.
- Talk with your child about what he or she is doing online.
- Explain that cyberbullying is harmful behavior that you will not tolerate. Review your expectations for online behavior and make it clear that there will be consequences for unacceptable behavior.
- Tell your child that you may review his or her online communications if you think there is reason for concern.
- Consider installing parental control filtering software or tracking programs.

# What Parents Should Know About Prescription Drug Abuse

PRESCRIPTION DRUGS ARE MEANT TO HELP YOU, NOT HURT YOU. IF MISUSED, HOWEVER, THESE MEDICATIONS CAN BE DEADLY—AND MANY TEENAGERS ARE NOW MISUSING PRESCRIPTION DRUGS AT VERY HIGH RATES.

→ **FIRST, THE GOOD NEWS: TEENAGERS' USE OF STREET DRUGS, SUCH AS METHAMPHETAMINE AND COCAINE,** has dropped significantly since the late 1990s.

Now, the bad news: Many teens today are misusing prescription drugs at what experts call “alarmingly high” rates.

Teens find drugs by raiding family medicine cabinets, buying them from friends, or ordering them from offshore Internet pharmacies. Even worse is “pharming,” or “pharm parties.” Guests throw dozens of pills into a bowl and then pop handfuls without knowing what they’re taking.

Research shows that many teens assume these medications are safe because they’re prescribed by doctors—but a single large dose of Vicodin can stop a teen’s breathing. Stimulants used to treat attention-deficit/hyperactivity disorder (ADHD), such as Ritalin, can cause irregular heartbeat, seizures, and death.

And popular tranquilizers, including Xanax and Valium, can be lethal when mixed with ordinary over-the-counter cold medicines.

For more on prescription drug abuse—including common street names for pharmaceuticals, statistics, and more—check the online home for the National Institutes of Health’s National Institute on Drug Abuse. Just head to [www.nida.nih.gov](http://www.nida.nih.gov) and click on “Prescription Medications” in the right column.

What can parents do? Experts offer the following tips:

- **Talk with your teens.** Emphasize that prescription drugs are as dangerous as street drugs and that it’s *illegal* to use anyone else’s prescription medication.
- **Monitor medications.** If your teen has legitimate prescriptions, count pills often to make sure they aren’t being handed out to others.
- **Protect your prescriptions.** Keep drugs locked up, and destroy any leftover pills from prescriptions you’re no longer using.
- **Watch the Web.** Check the computer’s history to know what Internet sites your teens visit, and what purchases they make.

If you think a loved one has such a problem, discuss it calmly without blaming her or him. If needed, ask your family doctor for guidance about counseling and treatment. •

Worried that a friend or family member might be abusing prescription drugs? Warning signs could include:

- Forgetfulness
- Frequently missing work or school
- Being more moody than usual
- Paranoia
- Loss of interest in previously enjoyable activities



# Finding Medical Truths Through Media Hype

NEARLY EVERY NIGHT ON TV THERE'S A SENSATIONAL NEW HEALTH STORY. THE CLAIMS CAN SOUND OUTRAGEOUS—YET SOMEHOW PLAUSIBLE. HERE ARE SOME EXAMPLES.

→ WITH SO MUCH HEALTH INFORMATION SPILLING OUT OF THE TELEVISION AND THE INTERNET DAILY, IT CAN BE hard to separate myths from facts. Here are some recent cases that may have left you wondering what to believe:

## Case #1: Can getting your hair washed at a salon cause a stroke?

**THE FACTS:** Tilting the head too far back can cause a tear in an artery of the neck, which can lead to stroke. But the incidence of so-called “beauty parlor syndrome” is very rare. Most strokes are caused by a blockage in the arteries of the neck.

**THE BOTTOM LINE:** There's no need to avoid your hairdresser. Instead, keep your arteries healthy. If you have high blood pressure or heart disease, follow your doctor's advice for controlling it.



## Case #2: Can soy help me live longer?

**THE FACTS:** Soy has been linked to many health conditions—in good ways and bad. Some studies suggest that it may reduce symptoms of menopause and the risk for osteoporosis. Others say too much soy may lead to breast cancer. So should you stock up on it or not?

The jury is still out. In fact, the American Heart Association recently reported that soy protein has little or no affect on lowering LDL (or “bad”) cholesterol—a benefit once thought a sure thing. While soy may not cure or prevent all diseases, researchers haven't found any serious negative side effects.



**THE BOTTOM LINE:** Until more is known about soy, there's no harm in consuming products such as soy burgers, soybeans, and tofu. These foods are high in “good” fats, fiber, vitamins, and minerals. But don't bother with soy supplements. Researchers published in a recent *Circulation* do not recommend them; other studies say there's simply no evidence that supplements do anything. Plus, their safety has not been established.

## Case #3: Can air pollution make exercising outdoors dangerous?

**THE FACTS:** Exercising outdoors does put you at greater risk for health damage due to air pollution. That's because when you exercise, you take in more oxygen than you do at rest, and you draw the air more deeply into your lungs. In addition, you breathe through your mouth more than your nose, the body's natural air filter.

**THE BOTTOM LINE:** Air pollution can lead to breathing problems and increase stress on the heart, so take care to avoid it—especially if you have a heart or lung condition. This doesn't mean you can't exercise outdoors, however. It just means

you need to use extra caution when you do. Exercise early in the day or in the evening when pollution levels are lower. Avoid routes that come close to congested streets. And be aware of the air quality in your area. Check the Air Quality Index on the Environmental Protection Agency's website at [www.epa.gov/airnow](http://www.epa.gov/airnow). Don't exercise outdoors when levels are unhealthy.



# Health Insurance for the Recently Unemployed May Be More Affordable

BEING LAID OFF IN SUCH TRYING ECONOMIC TIMES CAN BE SCARY, ESPECIALLY WHEN YOU THINK ABOUT RISING HEALTH CARE COSTS. NOT TO WORRY, THOUGH: A NEW FEDERAL PROGRAM COULD HELP TAKE THE BITE OUT OF MEDICAL COSTS FOR THE RECENTLY UNEMPLOYED.

→ **UNITED SERVICE ASSOCIATION FOR HEALTH CARE (USA+)** IS A NONPROFIT CORPORATION CHARTERED IN Washington, D.C. in 1983. In November 1987, the USA+ membership program became one of the first group association benefit programs set up to provide the small business owner, his or her family, and employees with a quality benefits package previously available only to employees of large corporations.

USA+ is committed to the promotion of equal access to health care for all citizens of the United States, but more specifically for members of our association. We stay abreast of legislation proposed by state regulators that may have a good or bad impact on our membership population. And when

necessary, we contact regulators so we have a chance to convey the views of the association's members.

## Relief for the Recently Unemployed

Being laid off during these trying economic times can be scary, especially when it comes to health care costs.

But there's some good news. Under the federal government's economic stimulus plan, certain workers who lose their jobs can get short-term financial assistance toward health care costs in the form of a 65-percent subsidy. This could help some unemployed U.S. citizens remain insured under U.S. COBRA laws.


Here's a look at the new program.

## How Does It Work?

The subsidy program helps pay monthly health insurance premiums for workers who involuntarily lose their jobs and qualify under federal COBRA laws to continue with their employer's health plan for themselves and their family members. Individuals pay just 35 percent of the health insurance premiums under this new program, rather than the full cost. The previous employer, plan administrator, or insurer pays 65 percent and is reimbursed by the federal government as a credit against their payroll taxes or as a refund.

If you are an employer, you should contact the U.S. Department of Labor or your attorney to make sure you understand the following:

- How to calculate the subsidy
- Which health plans are covered (whether standalone or "bundled")
- Which employers are covered by the law
- Who is eligible for benefits (specifics regarding "involuntarily terminated employee")
- How the payroll tax credit will work
- Income limitations
- Employer choice to allow benefit plan changes
- Treatment of domestic partners



CERTAIN WORKERS WHO LOSE THEIR JOBS CAN GET **short-term financial assistance toward health care costs** IN THE FORM OF A 65-PERCENT SUBSIDY.

*continued on last page*

# East Meets West at the Doctor's Office

MEDITATION, YOGA, MASSAGE, AND OTHER EASTERN-STYLE MEDICINAL TREATMENTS ARE GROWING MORE POPULAR HERE IN THE UNITED STATES. THESE TECHNIQUES, SOME OF WHICH HAVE BEEN AROUND FOR THOUSANDS OF YEARS, CAN HELP BACK PAIN, HIGH BLOOD PRESSURE, AND OTHER CONDITIONS.

→ **MANY PEOPLE IN THE WEST ARE EXPLORING TRADITIONAL TREATMENTS OF EASTERN MEDICINE TO complement western-style medical practices.** Both acupuncture and massage are gaining popularity—and credibility—as therapies to help relieve a variety of conditions.

## Here's the Rub: Massage Has Many Benefits

Massage has roots stretching back 4,000 years in China. The latest research shows that massage can help:

- Reduce anxiety and stress
- Improve mood and well-being
- Prevent and treat depression
- Relieve pain in children who have arthritis or other painful conditions
- Relieve postsurgery discomfort
- Relieve chronic low back pain
- Aid sleep

Researchers aren't certain why massage helps so many conditions. One theory is that massage blocks the brain's pain signals. Another is that it causes the release of certain brain chemicals that affect the perception of pain. Massage also may result in physical changes in the body; for example, the pressure could prevent new scar tissue from forming.

## Get to the Point: Acupuncture's Health Perks

Acupuncture, another ancient Chinese treatment, uses needles to stimulate parts of the body. Recent research shows that it is safe and can provide benefits, including:

- Easing chronic low back pain
- Helping relax patients before surgery
- Treating and preventing nausea and vomiting, side effects of anesthesia and chemotherapy



In addition, the World Health Organization recognizes acupuncture as an effective treatment for constipation, diarrhea, sinusitis, asthma, allergies, sciatica, and urinary, menstrual, and reproductive conditions. Although controversial, some research indicates that acupuncture can help ease tension headaches.

## Don't Wait: Meditate

Meditation is a technique that can relax the body and calm the mind. The practice involves sitting and repeating a sound or phrase, called a “mantra.” Some practitioners focus on their breathing patterns instead of on a mantra. Studies confirm that meditation

may be beneficial for patients with:

- Chronic pain
- High blood pressure
- Psoriasis
- Insomnia
- Migraine headaches
- Certain mental illnesses, such as post-traumatic stress disorder and depression

Meditation also may help lower cholesterol levels, slow your pulse and breathing rate, and reduce anxiety. And it has been found to be helpful in treating substance abuse. Several studies indicate that meditation also may reduce risk for heart disease. •

Articles in this magazine are written by professional journalists or physicians who strive to present reliable, up-to-date health information. Our articles are reviewed by medical professionals for accuracy and appropriateness. No magazine, however, can replace the care and advice of medical professionals, and readers are cautioned to seek such help for personal problems.

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## Insurance Costs for the Recently Unemployed *continued from page 18*

### Who Is Eligible for the Subsidy?

Employees who lose their jobs from Sept. 1, 2008, through Dec. 31, 2009 are eligible for the subsidy. Employees who voluntarily quit their jobs and individuals that worked for a company that closed completely are not eligible for the subsidy.

This subsidy is good for up to nine months for those who worked for an employer with 20 or more employees and up to six months for people who worked for a small business with less than 20 employees.

Income qualifications for subsidies are as follows:

- **Full subsidy:** Individuals with modified adjusted gross incomes of less than \$125,000 (\$250,000 for joint filers).
- **Partial subsidy:** Individuals with modified adjusted gross income between \$125,000 and \$145,000 (\$250,000 and \$290,000 for joint filers).
- **No subsidy:** Individuals with modified adjusted gross income greater than \$145,000 (\$290,000 for joint filers).

If you are an employee and you lost your job on or after Sept. 1, 2008, your previous employer or health plan administrator must send information about the COBRA subsidies and applicable forms to you by April 18, 2009. You have 60 days from when you receive the notice to decide if you want to participate.

If you are already enrolled in COBRA, you are eligible for the subsidy starting Feb. 17, 2009. If you pay the full premium after this date you may be eligible for a refund or credit



for 65 percent of what you paid. There is no reimbursement for premiums paid before Feb. 17, 2009.

If your employer offers more than one health plan, he or she can give you the option to select a cheaper insurance plan than the one you had when you worked for the business. If you participate in the new subsidy program and you previously met your pre-existing exclusion period, you will not have any waiting periods for pre-existing conditions.

You are not eligible for the subsidy if you are eligible for any other group health plan (like a spouse's plan) or Medicare. Failure to

notify your employer of your eligibility under another group health plan could result in a tax penalty. •

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**The U.S. Department of Labor's website has more information on the subsidy program. Just visit <http://www.dol.gov/ebsa/cobra.html>. If you need any additional information, please feel free to contact us at 800-872-1187 or write to us at USA+, P.O. Box 200905, Arlington, TX 76006. And remember: Together, we can make a difference.**