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# HealthyLife<sup>®</sup> Letter

Promoting Health. Enhancing Life. Reducing Costs.

February 2009



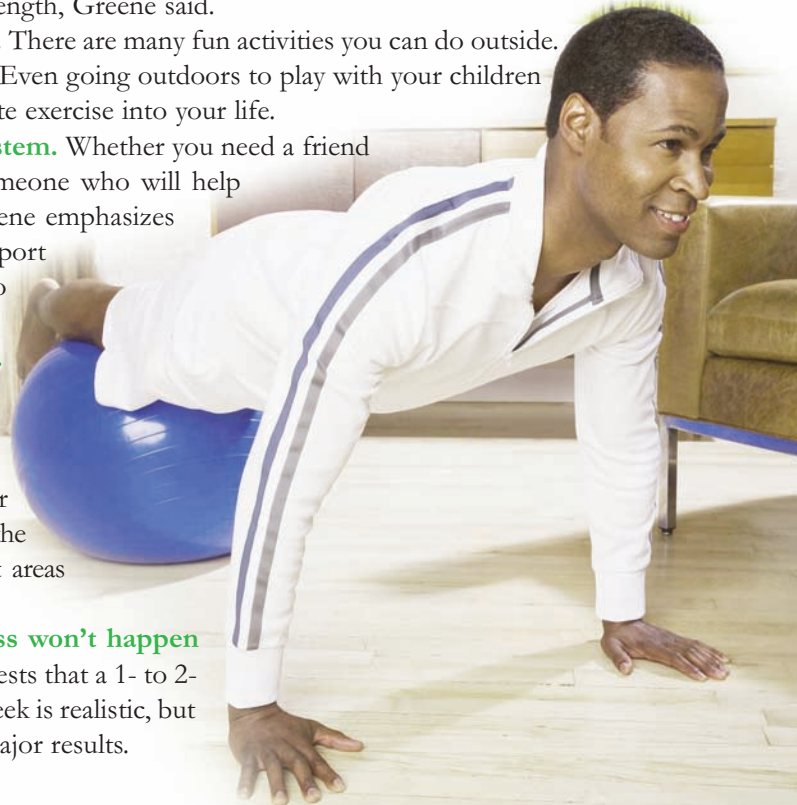
## CLEANER APPLES

Boost the scrubbing power of water with baking soda, suggest the makers of Arm & Hammer Baking Soda. Clean dirt and residue off fresh fruits and vegetables. Just sprinkle a little baking soda on wet produce, then gently scrub and rinse.

## From couch to crouch: You can exercise well at home

By purchasing the right equipment, adding creativity to your workouts, and keeping your motivation up, you can start an exercise program around the house that will last. Colleen Greene, wellness coordinator with MFit, the University of Michigan Health System's health promotion division, offers the following tips:

- \* **Get a fitness assessment.** An evaluation will show if you need flexibility work or if you should focus on increasing your cardiovascular capacity. This will provide a starting point for fitness planning. Also, be sure to check with your doctor to ensure that your new routine will be the best and safest one for your needs.
- \* **Purchase equipment that is right for you.** Don't get something that is just going to end up as a coat hanger, Greene said. "You want to look at what is exciting to you, what you will do and what to focus on once your assessment has been done."
- \* **Be creative.** Do you have a can of soup? Then you've got yourself a dumbbell. An empty milk carton filled with sand? A heavier weight. Using the resources around you not only mixes up your routine, but it saves you some money too. You can even use your own body weight to do various resistance exercises (such as push-ups) that help to increase your strength, Greene said.
- \* **Embrace the outdoors.** There are many fun activities you can do outside. Walking is ever popular. Even going outdoors to play with your children are great ways to integrate exercise into your life.
- \* **Maintain a support system.** Whether you need a friend to work out with or someone who will help you stay motivated, Greene emphasizes the value of getting support to help you commit to your new routine.
- \* **Change up your routine.** Not only can adding a mix to your workouts prevent injuries, it can also add some "spice" to your routine. It also gives you the chance to target different areas of your body.
- \* **Realize that weight loss won't happen overnight.** Greene suggests that a 1- to 2-pound weight loss per week is realistic, but it will take time to see major results.

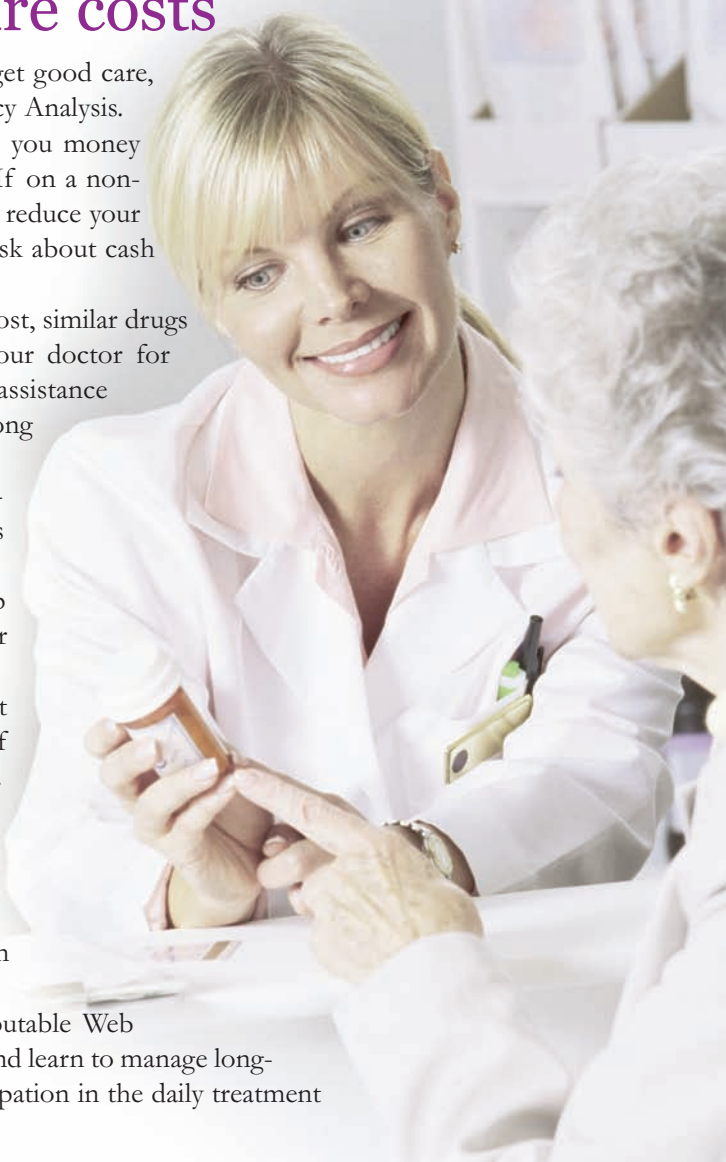


# SELF-CARE CORNER

## 8 ways to trim your health care costs

With sense and a dose of consumerism, you can save money and still get good care, says Devon Herrick, PhD, an economist at the National Center for Policy Analysis.

- 1. Insurance options:** A Health Savings Account (HSA) might save you money over a PPO or HMO, especially if your employer contributes too. If on a non-group plan, shop around and consider increasing your deductible to reduce your premium and still maintain major medical coverage. If uninsured, ask about cash rates and discounts before you receive care.
- 2. Shop for better prescription deals:** Ask your doctor about lower-cost, similar drugs (generics) that do the same thing. For brand name drugs, ask your doctor for samples and check for discount coupons, rebates, and cost assistance programs from the drug company's Web site. Compare prices among local and reputable online pharmacies.
- 3. Consider OTC options:** Ask your pharmacist if there is an over-the-counter drug that can help manage a temporary or chronic illness – and that costs less than one that is prescribed.
- 4. Cut office-visit costs:** Find out if retail clinics (in grocery stores or strip malls), telemedicine services, and walk-in clinics charge less than doctor office visits. Use the emergency room only for medical emergencies.
- 5. Shop for diagnostic procedures and lab work:** Paying upfront and/or filing insurance forms yourself may save costs. For any kind of procedure, make sure—in advance—that all providers are in-network.
- 6. Take advantage of health fairs:** Many health fairs (at work or in your community) offer wellness health screenings, lab work, and diagnostic tests at much lower rates. Some services are free.
- 7. Medical tourism:** If your deductible is high or you're uninsured, consider traveling to another country where the cost of surgery can be a fraction of the cost of the same procedure in the U.S.
- 8. Do your homework and become an active patient:** Search reputable Web sites and read medical self-care guides to help you find information and learn to manage long-term conditions, such as asthma, allergies, or diabetes. Active participation in the daily treatment of your illness can help keep costs and complications low.

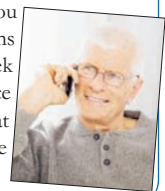


## Removing earwax

Earwax isn't wax at all. It's a mixture of secretions, hair, and dead skin that builds up in the outer part of the ear canal. It's natural. And ear, nose, and throat doctors say it doesn't need to be removed unless it causes problems. Called cerumen, this substance actually protects your ears. "Unfortunately, many people feel the need to manually 'remove' cerumen from the ears," says Peter Roland, MD, a specialist who headed up a panel that set new guidelines about removing earwax. The guidelines recommend doctors use wax-dissolving agents, wash the ears out with water, or manually remove it with a suction device or other specialty instrument under supervised care to avoid damaging the ear or causing impaction. The guidelines warn against using cotton-tipped swabs. Ear candling, an alternative to traditional methods of ear wax removal, doesn't work, is potentially dangerous, and is condemned by the FDA, Dr. Roland says.



{Note: Many topics like the one on this page are contained in a medical self-care guide, such as Healthier at Home®, Health at Home®, and HealthyLife® Self-Care Guide, and/or addressed by a nurse advice line. They serve as excellent resources. If you have a self-care guide and/or access to a nurse advice line, use it whenever you are unsure about what to do for symptoms and health issues you are experiencing. They can help you make better decisions about when to seek professional assistance and when you can treat yourself at home using self-care.}



## Is your child ready for a cell phone?

YOUR 8-YEAR-OLD CHILD WANTS A CELL PHONE, BUT IS HE OR SHE REALLY READY FOR THE RESPONSIBILITY? UNIVERSITY OF ALABAMA AT BIRMINGHAM PEDIATRIC PSYCHOLOGIST, DAVID SCHWEBEL, PHD, SAYS THAT WHETHER A CHILD IS READY FOR A CELL PHONE DEPENDS ON THE CHILD AND THE FAMILY.



“Parents need to consider what their child is like and what the family’s needs are,” says Dr. Schwebel. “Some 7- and 8-year-olds are appropriate candidates for cell phones, whereas, some older children are not. Parents have to consider whether the child is able to care for the phone and whether they will use it appropriately to keep in touch with mom and dad, or if they will use it irresponsibly. Families also have to consider whether they can afford to give their child a cell phone.”

Cell phones can be tools for convenience, he says. “For instance young children can use them to call their parents to let them know where they are or to find out who will pick them up from school.”

But there are some safety considerations, says Dr. Schwebel, who directs the UAB Youth Safety Lab. Children and teens tend to become distracted when they are on a cell phone, making them more vulnerable to pedestrian injuries.

“Also cell phones could become a child’s way of socializing,” says Dr. Schwebel. “And while it may be fine for teens to text each other, socializing with peers may not be why you would want to give a cell phone to an elementary school child.”

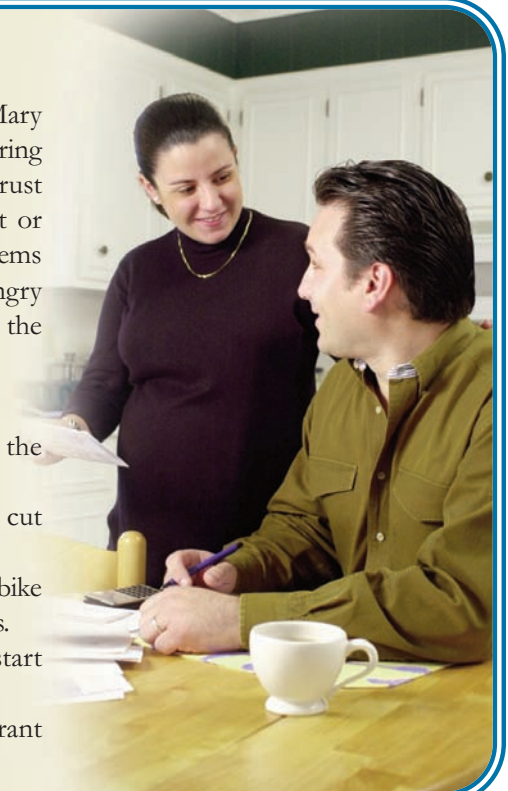
But if parents decide that their young child is ready for a cell phone, parents can set rules for how and when the cell phone should be used or consider purchasing a cell phone with parental controls that lack text messaging and other features that the child may not be ready for, Dr. Schwebel says.

## Crisis management at home

“The more couples spend and lose in the stock market, the more they fight,” says Mary Jo Rapini, a psychotherapist with The Methodist Hospital in Houston. “The bickering can put a huge strain on a marriage,” she says. “Stress and anxiety can erode trust between partners, especially if one misunderstands why the other is acting distant or distracted.” The key to getting through this crisis is to realize that the financial problems are not going to go away overnight and to communicate your fears. If you’re too angry to talk, write a note and talk later. Keeping feelings inside only harbors resentment in the long run and, in many cases, leads to cheating and/or divorce.

**Rapini suggests some ways couples can get through a bumpy economy:**

- \* **Don’t panic.** If you take your money out now, there will be penalties. Consider the long-term view.
- \* **Cut family expenses.** Sit down with your spouse and find 3 expenses you can cut back on. This will end up making your bond stronger.
- \* **Eat at home/exercise together.** Eating at home costs less and is healthier. Take a bike ride or walk with your spouse and talk. This is a great way to promote togetherness.
- \* **Set small realistic goals.** Take a few dollars from each of your paychecks and start putting away a little money now for a family vacation.
- \* **Entertain at home.** Having friends over, as opposed to going out to a restaurant or club, is much cheaper and, most of the time, more fun.





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## COUGH MEDICINE

More than a century ago, a restaurant owner in Poughkeepsie, New York, cooked up the first batch of cough drops, in two flavors still popular today—cherry and licorice. His name was James Smith. Today, we spend over \$154 billion on cold relief medicines each year, according to the US Census Bureau.

## Medical Updates: Know the dangers of using antibacterial soaps

Before you buy antibacterial soap, you should know that it may do more harm than good, says Peggy Edwards, chair of the department of clinical laboratory science at Saint Louis University. It's a common misconception, according to Edwards, that antibacterial products can prevent illness. Overuse of antibacterial products might even make bacteria resistant to antibiotics.

Today, more than 45% of soaps contain antibacterial ingredients. And the options do not stop there. Cleaning products, laundry detergents, trash bags, and sponges are among the growing list of consumer antibacterial options. Edwards gives these reasons why consumers should avoid antibacterial products:

- \* Antibacterial products will not keep you healthier. They do not prevent the spread of viruses that can cause colds and flu.
- \* Antibacterial products could make bacteria resistant to antibiotic medication.
- \* Antibacterial products go somewhere after we wash them down the drain. The effects of these chemicals on the environment are not known yet.
- \* Antibacterial soaps give us a false sense of security. Bacteria are everywhere, and most bacteria are not harmful. Good hand washing is still the best way to remove germs.

