



SUMMACARE

FALL 2011

# Touch Base

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*TouchBase* is a biannual publication of SummaCare, Inc. We welcome your ideas and suggestions for future issues. Please contact our Marketing Department at (330) 996-8705 or (800) 509-2147.

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Commercial PPO  
Commercial HMO/POS  
Medicare HMO/POS



## From the President

Changes continue to be made to the healthcare system in America as the Patient Protection and Affordable Care Act is more clearly defined and begins to take effect. Currently, we're working to learn as much as we can about the new healthcare exchanges that will be in place beginning in 2014. These exchanges are being created to make it easier for small businesses and individuals to shop for the health insurance they need. For the latest in healthcare reform news, you can always visit [www.summacare.com](http://www.summacare.com) and click on Healthcare Reform Updates in the Find It Fast section.

Speaking of changes to the healthcare industry, do you know someone eligible for Medicare who needs help choosing a Medicare Advantage plan? This year, the Annual Election Period is shorter than usual and Medicare eligibles will have to make a decision about their 2012 coverage by December 7. If you're helping someone make their way through the complexities of Medicare this year, check out our helpful tips on page 4.

As always, please call SummaCare Customer Service if you have any questions about your coverage. We're always here to help!

In good health,

Marty Hauser  
President, SummaCare

## Tone Up for Pregnancy

A British study in the journal *Human Reproduction* reports that women who are obese in early pregnancy nearly double their risk for fetal or infant death. A woman is obese if her body mass index is 30 or higher.

This greater likelihood of miscarriage or the death of the baby before age 1 underscores the benefit of reaching a healthy weight before conceiving, particularly since losing weight during pregnancy is not recommended. To do that, eat right and exercise regularly before becoming pregnant. Avoid saturated and trans fats, sugar and processed foods, and eat whole grains, dairy, vegetables, fruit and low-fat proteins such as fish, soy, beans and lean cuts of meat. Aim to get at least 30 minutes of moderate-level activity most days of the week. Also, take a multivitamin that contains folic acid to help prevent birth defects.

## Get Ready for Winter

Winterizing your home in preparation for colder temperatures not only safeguards your house, it also protects your health.

Start by blocking leaks that let in cold air. Check for drafts around door and window frames, outlets and recessed lighting, and caulk or use sealant where necessary. Install door sweeps to close the gap at the bottom of doors. Make sure your attic has at least one foot of insulation to help prevent heat from escaping. If your insulation hasn't been replaced and updated recently, consider installing a more energy-efficient material (which may be easier on your allergies, too).

Finally, don't forget to invest in a humidifier. Dry winter air can make your nasal passages and skin feel itchy and uncomfortable. Using a humidifier can help relieve discomfort. It may also help you feel warmer.

## 1 More Reason

The journal *Epidemiology* recently reported that more than half a million Americans died from smoking-related causes each year between 2002 and 2006. Slightly more men than women died, although the rate for women was higher than expected, say the University of California at Berkeley researchers. In addition, people ages 64 to 74 who smoked one to two packs a day were three times as likely to die from any cause, compared with those of the same age who had never smoked. If you're a SummaCare member who is ready to stop smoking, call (1-800) QUIT-NOW for a four-week supply of FREE nicotine replacement patches.

## Why You Need the Flu Vaccine

Influenza is a serious, seasonal illness caused by a virus that affects your respiratory system, leading to fever, chills, aches, coughing and fatigue. Flu season typically begins in the fall and continues into spring.

Tens of thousands of people die every year from flu complications, according to the Centers for Disease Control and Prevention. The risk increases with age. Adults ages 50 to 64 are nearly 10 times as likely to die from the flu than other age groups are. (Those 65 and over are at even higher risk of death or complications.)

You may be able to avoid the flu by

getting an annual vaccination. Each year, the flu vaccine is reformulated to prevent the most likely flu viruses that year.

The flu can be transmitted one day before symptoms appear and for up to a week after becoming sick. Children with the flu may be contagious for longer than a week. This means you can catch the flu from someone before they are sick, and you can also give it to someone else before you develop symptoms. Don't take chances: Get the vaccine.

Visit [www.summacare.com](http://www.summacare.com) to learn more about free flu shots for SummaCare members.

### Stick With It

Antidepressant medications must be taken on a regular basis. When you first start one of these drugs, it will take anywhere from 4 to 14 weeks to become fully effective. It will also take time for side effects, such as nausea and insomnia, to lessen as your body becomes accustomed to the medication. Do not stop using the medication without being under a doctor's supervision.

## What the Doc Checks

The American Academy of Pediatrics recommends that young people ages 10 to 21 have well-care visits each year. Your child's doctor may discuss safety issues concerning sports and driving. A child who is sexually active may be tested for sexually transmitted diseases and instructed about using protection. The annual checkup is a chance for kids to talk to the doctor about behavior issues, learning disabilities, nutrition, eating disorders and even bullying. The doctor will also make sure vaccinations are up to date. Here is what the doctor will check out.

**HEARING AND VISION**

**ORAL HEALTH,** although your child should visit the dentist regularly

**MENTAL HEALTH** including depression and substance abuse

**BLOOD PRESSURE** and cholesterol levels or an anemia test if necessary

**HEIGHT AND WEIGHT** as well as body mass index

### LIFESTYLE

## What Cuts Triglycerides?

Changing your diet, losing weight and exercising can cut triglyceride levels by 20 to 50 percent, according to a recent scientific statement from the American Heart Association. Triglycerides are a type of blood fat that is associated with heart disease.

The AHA analyzed more than 500 international studies over the past three decades. It recommended the following dietary guidelines:

- Added sugar should be less than 10 percent of calories consumed
- Fructose, whether naturally occurring or added, should be 50 to 100 mg daily
- Saturated fat should be less than 7 percent of total calories
- Trans fats should be less than 1 percent of total calories
- Alcohol should be limited, especially if triglyceride levels are above 500 mg/dL
- Sugary beverages should be limited to 36 ounces a week

For people whose triglyceride levels are borderline to high (150 to 199 mg/dL), at least 2.5 hours a week of moderate exercise—such as brisk walking—can cut levels by another 20 to 30 percent.

# Helping a Relative Navigate Medicare?

## What you need to know about shopping for Medicare coverage

**S**electing a Medicare plan can be confusing for those eligible for coverage. That's why many of us offer help to our friends and family members as they navigate the Medicare maze. But where do you begin?

Here are some important tips to keep in mind as you review the options.

- 1 Know the timelines.** Most Medicare eligibles only have from Oct. 15 to Dec. 7 to enroll in a Medicare Advantage plan for 2012.
- 2 Shop early.** Start gathering information on Oct. 1—that's the first day information is available regarding coverage options for 2012. Starting early will help you make the right decision before Dec. 7.
- 3 Learn about their current plan.** If you're helping someone who already has a Medicare Advantage plan, find out if he or she is happy with his or her current coverage and how it's changing for 2012. Plans are required to explain to their members how coverage is changing by Sept. 30.
- 4 What if they're new to Medicare?** Don't get overwhelmed by all of the options. Instead, make a list of the most important benefits so you know what to look for in a plan. Questions to ask include:
  - Do they need both medical and pharmacy benefits?
  - What monthly premium can they afford?
  - Do they want to use certain doctors and hospitals?

- 5 Pay attention to prescription drug coverage.** If they take regular prescriptions, find out the cost of the prescriptions under the plans you're considering. All plans offer detailed lists of covered drugs and their copays.
- 6 Consider the added benefits.** Many Medicare Advantage plans offer more than Original Medicare by providing added benefits like memberships to fitness centers and discounts on vision hardware. If you're comparing similar plans, compare these extra benefits.
- 7 Help is available.** Most plans offer knowledgeable sales representatives that can help with questions. Also, look for helpful comparison charts that allow side-by-side comparisons of options.
- 8 Go online.** Look up plans in your area by visiting [www.medicare.gov](http://www.medicare.gov). If you have a specific plan you're considering, visit their website directly for additional information. In many instances, applications can be submitted online – saving paperwork and time.

**If you have questions about Medicare coverage, call SummaCare Secure at (330) 996-8440 or (888) 464-8440 (TTY (888) 750-0750). A representative is available to take your call from 8 a.m. to 8 p.m., Monday through Friday.**

## It's Time to Stop Smoking

Smoking is the single greatest risk factor for COPD. This November 17, join thousands of other people in the 36th Great American Smokeout. Held every third Thursday in November, this event encourages smokers to quit for a 24-hour period to kick-start a smoking cessation program. Keep in mind that your body reaps the benefits of not smoking almost immediately. In the 20 minutes after your last cigarette, your heart rate and blood pressure both improve. Ask your doctor about smoking cessation choices, including nicotine replacement products, prescription drugs and counseling.



# Announcing a New Pharmacy Partner for SummaCare

After much consideration, SummaCare has chosen MedImpact HealthCare Systems, Inc. to provide prescription benefit management (PBM) services to our members, effective January 1, 2012. With a focus on quality of care and outstanding customer service, MedImpact serves more than 35 million members throughout the country and provides services to many of the nation's finest health plans and hospitals.

MedImpact's retail pharmacy network includes more than 64,000 pharmacies, so you can expect minimal, if any, change to the pharmacies available to you. Provider directories and the online provider search tool will be updated to reflect the MedImpact pharmacy network. In addition, MedImpact Customer Service is available 24 hours a day, 7 days a week to assist both you and your physician.

As part of this transition, mail order pharmacy services will change from Walgreens Mail Service to MedVantx. We will automatically transfer any prescriptions with open refills from Walgreens Mail Service to MedVantx, so you will not have to get a new prescription from your physician. However, as a new MedVantx user, you will be required to register

and set up a mail order account with them before you can fill or request refills for mail prescriptions.

## What SummaCare Members Need to Know:

- On January 1, 2012, all PBM services will transfer from Catalyst Rx to MedImpact. Your prescription history, including authorizations, will be transferred to MedImpact, and any open mail prescription refills will be transferred to MedVantx.
- You will soon receive detailed information by mail regarding these changes, including a mail order registration packet for MedVantx.
- You will receive a new member ID card that contains updated prescription information. It is important to provide the new card to all of your pharmacy providers to assist them in submitting your prescriptions on or after January 1, 2012. In addition, MedImpact will communicate directly with your pharmacy regarding these changes.

We look forward to this positive change and are confident you will benefit from the quality MedImpact will bring to our relationship.



## Check Your Meds

If you have a chronic condition, such as asthma, diabetes or heart disease, you may have prescription medications that you take on a regular basis—and have taken for a long time. These might be inhaled steroids for asthma or diuretics for high blood pressure.

Although you may think being on these long-term medications means you can skip seeing your doctor, the opposite is true. Your annual checkup is an ideal time to review prescription drugs that have become part of your daily routine. The World Health Organization found that only half of long-term medications are taken as prescribed. If you have had problems filling prescriptions, paying for medications or even opening the packages,

your annual checkup is a good time to bring up those issues.

At the checkup, your doctor will assess whether your condition has changed, and whether a new dosage, new drug or new treatment might be better suited. Each drug's effectiveness and side effects can be reviewed. For instance, do you feel like the drug is still working? Have side effects worsened over time? If you have started taking any over-the-counter medications or supplements, mention them to your doctor at the yearly appointment, since there is a chance these can interact with your long-term medications.



# How Healthy Are Your Breasts?

Catching breast cancer early gives you the best shot at beating it.

## LEGAL

### Know Your Rights

#### The Women's Health and Cancer Rights Act

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998 (WHCRA), provides benefits for mastectomy-related services? For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses.
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

**A**mong American women, breast cancer is the most common cancer and the second-leading cause of cancer-related death. However, nearly 99 percent of women whose cancer was found in its earliest stages, when it was still localized to the breast, had at least a five-year survival rate, according to a 2007 National Cancer Institute study. Being aware of what's "normal" for you, and getting routine screenings, can help you catch the disease early.

#### Know Your Breasts

You may choose to perform a routine self-exam at least monthly, or you may informally check your breasts more often. In either case, your fingers should be able to find any lumps that are the size of a pea, bean or grape. Keep in mind that your breasts can become tender or lumpy depending on where you are in your monthly cycle.

If you find a lump, the good news is that it's likely to be among the 80 to 85 percent of lumps that are not cancerous, especially among women under 40. If the lump is soft because it is filled with fluid and it moves slightly when touched, it's more likely to be benign. A lump that feels hard and does not shift in response to pressure is more likely to be cancerous. In addition, if the lump feels tender or causes pain, it may be a cyst (more common in older women), a benign tumor (more common in younger women) or an abscess from a breast infection (more common in nursing women).

#### Work With Your Doctor

If you find a lump that is new or growing, or that doesn't go away after your next period—or if you have a bloody discharge from your nipples—see your doctor. Also schedule a visit if the skin on the breast or nipple changes texture (becoming flaky, dimpled, swollen or puckered) or if there is breast or nipple redness or inflammation that can't be explained.

Your doctor will confirm the existence of the lump and check for other abnormalities, and then try to figure out the cause. Breast imaging using a mammogram or ultrasound

will help determine if the lump is filled with fluid. Your doctor may also suggest a biopsy using a fine needle to check for cancer cells. In this procedure, a needle is used to extract a tiny piece of the lump for examination in the lab.

Above all, remember that a visit to your doctor is the first step toward learning the cause of any lump you find.



## You Can Flourish

What makes us happy? It is not merely being in a cheerful mood, says Martin Seligman, although that has been the short-term barometer of happiness in numerous flawed happiness studies.

Happiness—or rather, well-being—comes from a feeling of accomplishment, even if it doesn't necessarily always produce a happy mood. Witness parents who have kids even though research has shown that childless couples are happier, or billionaires who madly accumulate more money even though there is nothing else they want to buy.

In *Flourish: A Visionary New Understanding of Happiness and Well-Being*, Seligman, a University of Pennsylvania psychology professor, identifies five elements that he believes contribute to the feeling of well-being: positive emotion, engagement, relationships, meaning and accomplishment. Given the acronym PERMA, these five elements create well-being. Parents feel meaning and accomplishment from raising children, even if their immediate happiness is negated by diapers and tantrums.

Seligman suggests ranking the five elements to see which are most important to you, and then setting goals and taking part in activities to fulfill the rankings. For example, if engagement is most important to you but you are constantly distracted at work, it may be time to rethink your career choice—and in doing so, take a step toward greater well-being.

## Register Your Plan Central Account Today

**SummaCare's website makes it easy to access your health insurance information online.**

Plan Central is your online source for SummaCare information, including a summary of your benefits, claims history, deductible information and more!

Visit [www.summacare.com](http://www.summacare.com) today to gain access to this important information. To register, have your Member ID card ready and click on the Plan Central link on SummaCare's home page.

## STILL SNEEZING?

Most people think of spring as allergy season—but in fact, fall can be even worse. Tree pollen can trigger sneezes, runny noses and itchy eyes in the spring, while in the fall, ragweed is the main culprit among allergy sufferers.

About three quarters of people who experience spring allergies are allergic to ragweed, which is a flowering weed that starts pollinating in August and continues through fall. The wind can carry its pollen hundreds of miles.

Researchers writing in January's *Proceedings of*

*the National Academy of Sciences* blamed global warming for lengthened ragweed seasons—as much as 27 days longer since 1995. A rise in temperatures means pollen gets released earlier and the first ragweed-killing frost is slower to arrive. In addition, wet, humid summers contribute to the creation of mold and dust mites, two other fall allergens.

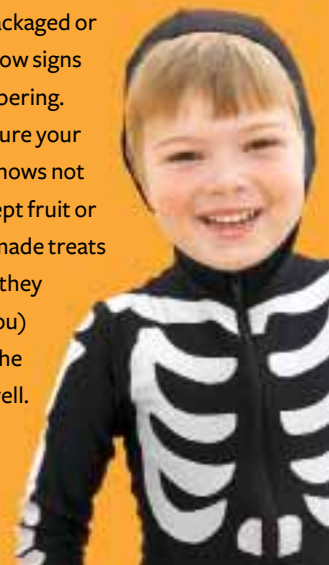
To reduce your exposure, pay attention to pollen counts in the local weather report, limit outdoor activities and keep windows and doors closed.



## Stay Safe This Halloween

Make sure your Halloween stays safe from unwelcome tricks this fall by following these tips.

- Costumes and footwear should fit properly so your child won't trip and fall, and they—as well as any wigs or beards—should be flame resistant.
- If your child is wearing a hat or mask, make sure it doesn't impede his or her vision. Better yet, use makeup instead of a mask.
- Make sure trick-or-treaters carry a flashlight (and use it). Also, incorporate reflective tape into their costumes and affix reflective tape to sacks for carrying treats.
- Keep play swords or knives short and flexible.
- Make sure children visit houses in a group or as a family, using sidewalks to get from house to house.
- Sort through treats before anyone eats any of them. Eliminate those that are not factory packaged or that show signs of tampering. Make sure your child knows not to accept fruit or homemade treats unless they (and you) know the cook well.



Visit us online at [www.summacare.com](http://www.summacare.com)



# An Apple a Day

Ben Franklin's wisdom about this fruit might not be so far off.

Apples have proven valuable as everything from an appetite suppressant to a major source of nutrients over the years. Not to mention a healthy, portable snack.

The water, fiber and (yes) air in apples make you feel full, so you're likely to eat less later on. One study found that people who ate a whole medium apple 15 minutes before a meal consumed 15 percent fewer calories at that meal. One medium apple provides 17 percent of the recommended daily value (DV) of fiber and less than 100 calories.

Apples are also a good source of vitamin C, containing 14 percent of the DV of the antioxidant. Apples contain other antioxidants, called polyphenols, that help regulate blood sugar and may cut the risk of lung cancer and asthma. Quercetin, an antioxidant that gives red apples their color, fights inflammation.

Finally, the apple's combination of water-soluble fiber, called pectin, and polyphenols have been found to help reduce cholesterol and levels of fat in the blood.



## Baked Apples

### INGREDIENTS

- 6 baking apples
- 1/4 cup raisins
- 1/4 cup chopped walnuts
- 1/2 cup packed dark brown sugar
- 1/2 cup water
- 2 tablespoons unsalted butter
- 1/2 teaspoon ground cinnamon
- 1/2 teaspoon ground nutmeg

Preheat oven to 350 F. Core apples; place snugly in a baking dish. Mix raisins and walnuts in a small bowl; fill apples with the mixture. In a saucepan, combine sugar, water, butter, cinnamon and nutmeg; bring to a boil, stirring occasionally. Pour sugar mixture on and around apples. Bake for 30 minutes; serve warm. Serves 6.

### Nutrition information per serving:

217 calories, 6g fat, 43g carbohydrates, 2g protein, 5g fiber, 34mg sodium

