



SUMMACARE

SPRING 2010

TouchBase

YOUR TEEN:

Caring for Kids

(Keep them well all the way through college)

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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 HMO/POS
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From the President

At SummaCare, our goal is to provide our members with the very best products and services available. I am proud to announce that *U.S. News & World Report/National Committee for Quality Assurance (NCQA)* has recognized SummaCare as the highest ranked plan in Ohio for its Medicare product and the second highest ranked plan in Ohio for its commercial products in the “America’s Best Health Plans 2009” survey. This is the fifth consecutive year that the Akron-based health plan has received recognition.

In addition to offering great products and services, SummaCare strives to provide our members with the most useful tools and information. SummaCare has recently redesigned our website, www.summacare.com, which features an enhanced provider search, a new drug search tool and overall easier navigation to help you find the information you need quickly and easily. Read more about our website on page 7.

Have you misplaced the plan documents you received upon enrollment? You can always view these documents on our website by logging in to Plan Central or by calling Customer Service to request new copies. Representatives are available to assist you with all your questions. Reach a Customer Service representative by calling the number on the back of your ID card Monday through Friday between 8:30 a.m. and 5:30 p.m., or sending an e-mail through www.summacare.com.

In good health,

A handwritten signature in black ink that reads 'Marty Hauser'.

Marty Hauser
President, SummaCare



Great Grains

Men who consume 52 grams of whole grains daily are 19 percent less likely to develop high blood pressure than those who consume only 3 grams, according to Harvard School of Public Health scientists.

The researchers analyzed 18 years of data from more than 51,000 patient files and published their findings in the *American Journal of Clinical Nutrition*. They credit the nutrient-rich bran and germ that is left intact in whole grains with the dramatic risk reduction.

American nutrition guidelines recommend that most adults eat at least 85 grams, or 3 ounces, of whole grains daily. That’s about three slices of whole-grain bread or 1.5 cups of oatmeal. Even popcorn counts as a whole grain. Be sure to read labels carefully to make sure items labeled “multi-grain,” or a similar term, are truly made from whole grains.

Fresh Air

Warmer temperatures are a harbinger of spring, but for many people, allergies truly bring in the season. Itchy eyes and throats, sneezing and coughing are all symptoms allergy sufferers may experience in reaction to elevated levels of pollen, grass and mold in the spring air.

Fortunately, there are ways to fight seasonal allergies. Available by prescription or over the counter, antihistamines fight sniffing, sneezing and itching, while decongestants dry up mucus. Both types of drugs are taken orally, although there are nasal decongestant sprays that may deliver faster relief.

One effective non-drug method of managing congestion is nasal irrigation. This calls for mixing a solution of salinated water in a neti pot and pouring it into one nostril so it comes out the other. The irrigation helps clear congestion and reduce swelling.

Avoiding exposure to allergens also provides relief. Keep windows and doors closed and pay attention to the weather report’s pollen count, limiting outdoor exposure on days when the count is high. After you spend time outside, change your clothes, which may have picked up allergens as well, and take a shower to remove allergens from your hair and skin.

In the Garden

Gardening is typically considered a low-impact exercise, but it can often lead to back pain. Follow these tips to pull weeds without pulling your back.

- Always keep your spine long.
- Sit on a bucket or stool and bend at the waist with your elbow braced against your knee. If you must stand, brace your weight with your elbow on your leg and plant your feet wide apart.
- Use your weight and legs to plant a shovel, then lift with your legs and hips, not your back and arms.

When using a wheelbarrow, lift it up by bending and then straightening your legs, not by using your arms and back.



PHARMACY

For Heartburn And Allergies, Think OTC

Did you know that some of the most effective medications used to treat allergies and heartburn are available over the counter?

For the treatment of heartburn, most SummaCare members have coverage for both Prilosec OTC (omeprazole) and the recently released Prevacid 24. These products contain the same active ingredient as their prescription-strength cousins and are available for either a Tier 1 copay or at no cost to you, depending on your prescription drug benefit. In addition, the popular allergy medications Claritin (loratidine), Alavert (loratidine) and Zyrtec are covered under most SummaCare prescription benefit plans. For qualifying plans, the copay for any of these products is Tier 1.

A prescription is required to take advantage of the savings available through the SummaCare OTC program. Simply have your prescriber indicate “OTC” on the prescription, present it to a pharmacist at a SummaCare network pharmacy and enjoy the savings over the copay associated with prescription-only heartburn or allergy products. Prescriptions not indicated as “OTC” will automatically be filled with the corresponding prescription-strength product.

Because the OTC benefit varies among SummaCare prescription benefit plans, please check your benefit documents for copay and coverage information related to your plan.

HEALTHCARE COSTS: WHAT CAN YOU DO?

The media is filled with news of the national debate on healthcare reform. The reason is because the U.S. spends several billion dollars more on healthcare than other countries do, yet Americans' health outcomes are among the worst. As individuals, what can we do to contain costs?

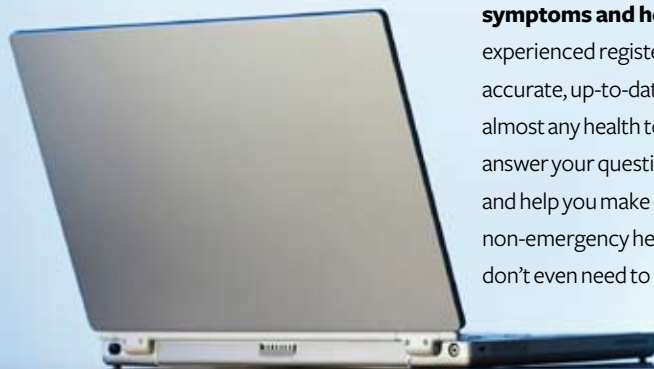
► **Choose a primary care physician to see for the majority of your healthcare needs.** Consider going to an urgent care facility if your physician

is not available or for less urgent symptoms such as a sore throat, back pain or non-life-threatening conditions. Go to an emergency room if you have something that requires immediate treatment, such as chest pains or an acute shortness of breath. Knowing where to go for your symptoms can result in saving money and getting better overall care.

► **Contact SummaCare's toll-free 24-hour Nurse Line at (800) 379-5001 to discuss your symptoms and health history.** Our experienced registered nurses have accurate, up-to-date information about almost any health topic. A nurse can answer your questions, offer support and help you make decisions about any non-emergency health situation. You don't even need to leave your home!

► **Use SummaCare's Health & Wellness tools powered by WebMD.** Fully-insured members of SummaCare have 24-hour access to WebMD through www.summacare.com for personalized information, unlimited health news, education, on-line health coaching and access to the valuable symptom checker. To register:

- Have your member ID card ready and visit www.summacare.com.
- Click the WebMD button on the home page.
- Click “Register now” to get started.
- When asked for member number, enter your contract number and two-digit member number.
- Take the HealthQuest Survey to generate an electronic personal health record you can save, print or even provide to your physician.



KIDS' HEALTH

Know the Age Limit

Like many other medications, aspirin is prohibited for children and teenagers who have the flu, chickenpox or viral illnesses such as upper respiratory infections or diarrhea.

Aspirin use has been linked to Reye's syndrome, a rare but serious disorder that causes swelling in the brain and liver and can quickly lead to permanent brain damage or death. Scientists believe that kids who have a missing or defective enzyme that prevents the body from breaking down fatty acids are at greater risk of developing the syndrome after using aspirin.

Since metabolic disorders can be undetected until a serious problem develops, heed the warnings and avoid giving your child aspirin. Instead, use acetaminophen. In addition to protecting your child from Reye's syndrome, you'll protect him or her from stomach irritation.

When your child needs a painkiller for a broken bone, sprain or strain, ibuprofen has been shown to be more effective than acetaminophen. Based on a study conducted at a Canadian hospital, researchers concluded that this is likely due to ibuprofen's ability to fight inflammation as well as pain.

Myth or Miracle Drug?

More than 130 years after its invention, aspirin still gets mixed reviews.



Low-dose aspirin—75 or 81 milligrams instead of 325 milligrams—is regularly prescribed to prevent heart attack and stroke. Its effectiveness in preventing a second attack was recently confirmed by Oxford University researchers. But the scientists, reporting in *The Lancet*, note that the therapy is questionable in healthy people because it may increase the chance of bleeding in the stomach or brain.

How It Works

Heart attacks and strokes occur when a blood clot forms in an already-narrowed artery, cutting off the blood supply to the heart or brain. Aspirin helps prevent blood platelets from clumping together and forming a clot. Or, when it's taken during a heart attack, aspirin can help keep the clot from getting larger.

However, this blood thinning ability also increases the risk of gastrointestinal (GI) bleeding. People who have had stomach ulcers, a history of liver or kidney disease, or asthma should avoid the drug, as should people who drink a large quantity of alcohol and those who regularly take ibuprofen and antidepressants that can irritate the stomach lining.

Recommended Use

New guidelines for aspirin therapy from the U.S. Preventive Services Task Force are specific to age and gender as well as disease risk. Men ages 45 to 79 are advised to take a daily aspirin if the chances of preventing a heart attack outweigh the chances of GI bleeding. You are at higher risk for a heart attack if you have coronary artery disease or angina, or if you've had angioplasty.

In women, studies have shown that aspirin is more effective at reducing the risk of stroke than of heart attack. So the new guidelines suggest that women ages 55 to 79 take a daily aspirin if the chances of reducing ischemic stroke outweigh the risks of GI bleeding. You are at higher risk for a stroke if the blood flow to your brain has been temporarily interrupted, an early sign of a stroke, or if you've had surgery to prevent stroke.

Your doctor must assess whether your risk for heart attack or stroke outweighs the risk of GI bleeding that comes from aspirin.

Pop the Right Pill

Despite the overwhelming choices at your local drugstore, most over-the-counter painkillers rely on just one of four active ingredients.

Acetaminophen (in Tylenol) relieves pain by raising your overall pain threshold. It decreases fever by getting rid of the body's excess heat.

Aspirin, ibuprofen (in Motrin) and naproxen sodium (in Aleve) are all non-steroidal anti-inflammatory drugs that block your body's production of pain- and inflammation-causing substances called prostaglandins, which also affect your body's temperature.

Which pain medication to take depends on your age, medical history and underlying conditions such as pregnancy. Talk to your doctor about which one is right for you.

Why your perfectly healthy teen needs to see the doctor.

Not Too Old for a Checkup

Being a teenager can be confusing. No longer children, not quite adults, teens must navigate physical and mental changes and challenges such as growth spurts and sexuality, while dealing with the temptations of risky behavior. For these reasons, teenagers need regular well-care visits as much as their younger siblings do.

Annual doctor visits provide an opportunity for teens to ask medical professionals for advice in privacy. The doctor can also perform health screenings to catch any problems early and help teens establish healthy habits.

Physical Development

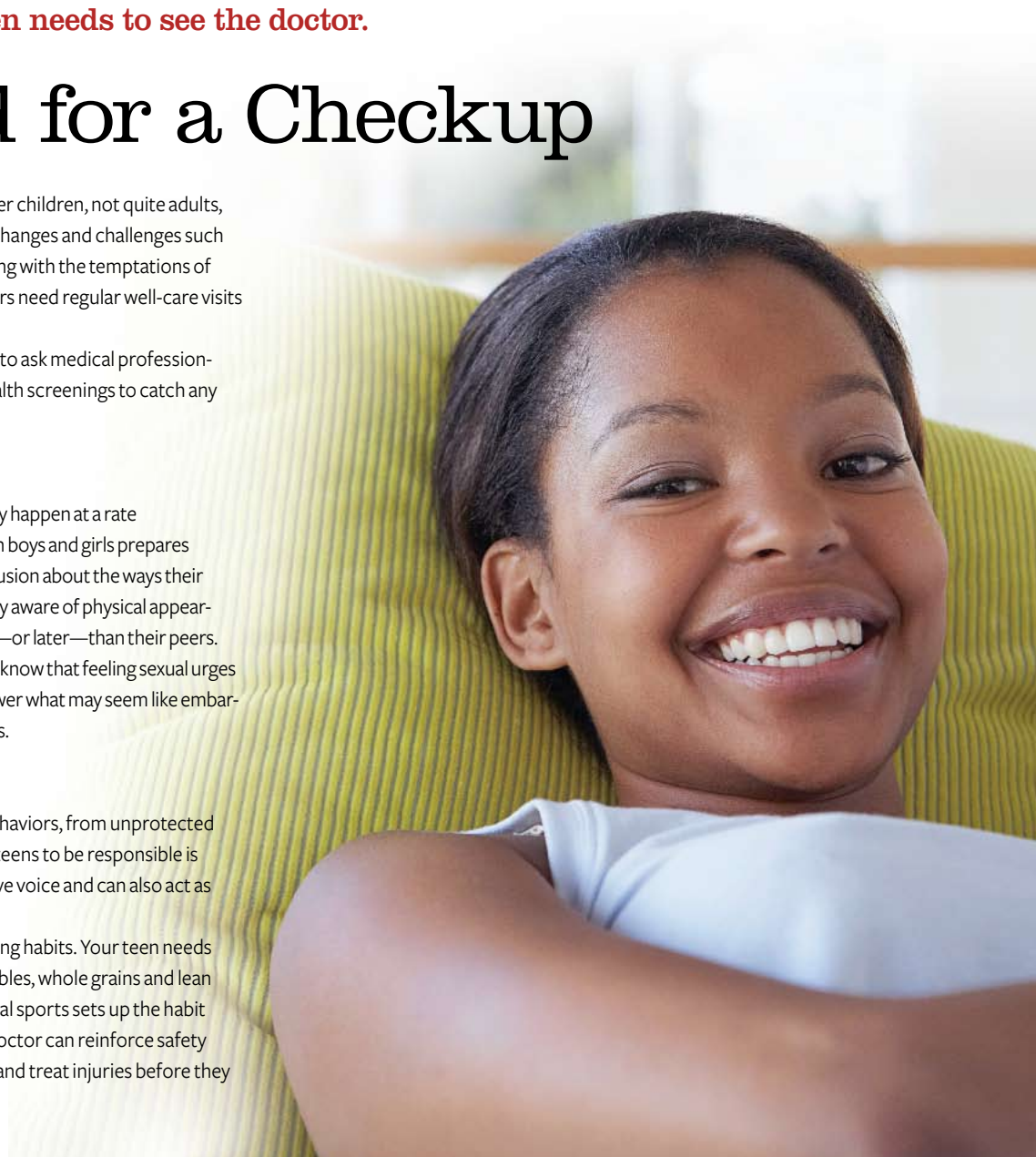
The physical changes people go through during puberty happen at a rate unmatched since infancy. The release of hormones in both boys and girls prepares their bodies for the ability to reproduce, and leads to confusion about the ways their bodies are changing. At a time when they are already keenly aware of physical appearance, teens may feel self-conscious if they develop earlier—or later—than their peers.

Sexuality can also be hard to handle. Teenagers need to know that feeling sexual urges is completely normal. A chat with the doctor can help answer what may seem like embarrassing questions and provide relief to confused teenagers.

Behavioral Health

Teens are also confronted with choices about risky behaviors, from unprotected sex to the use of cigarettes, alcohol and drugs. Teaching teens to be responsible is critical. The doctor can provide an objective, authoritative voice and can also act as a confidant.

Finally, regular well-care visits can set up healthy, lifelong habits. Your teen needs to learn the value of a diet that relies on fruits and vegetables, whole grains and lean or non-meat sources of protein. Playing team or individual sports sets up the habit of getting regular exercise throughout adulthood. The doctor can reinforce safety precautions, such as wearing proper sports equipment, and treat injuries before they can do permanent damage.



Take Your Best Shot

You might be surprised to learn that it's not just babies and young children who require regular immunizations. Preteens and high school students do, too. This is because, as your child gets older, some of the vaccines from childhood diminish in strength and aren't as effective anymore.

Your child may also have missed getting booster shots, without which he or she is only partially immune to diseases. And after years of diminishing incidences in the United States,

contagious diseases like measles, mumps and whooping cough are becoming more prevalent. These diseases can be especially contagious in close quarters, such as in schools and on college campuses. These are all good reasons why you should make sure your child doesn't miss these important immunizations.

In fact, the Centers for Disease Control (CDC) and Prevention recommends that 11- and 12-year-olds receive meningococcal and Tdap (diphtheria,

tetanus, and pertussis or whooping cough) vaccines. And girls at the same age should receive the vaccine against human papillomavirus (HPV).

If your teen missed those shots at the recommended ages, they should have a catch-up shot. The CDC also recommends that teenagers receive vaccines against measles, mumps and rubella (MMR); hepatitis B; varicella (chickenpox), if he or she hasn't had the disease; and polio.

INFECTIONS

More Than a Sore Throat

When kids have a cold, they may complain of a sore throat. To help ease the pain, give children ages 2 and older warm tea or water with honey and lemon, or let them suck on popsicles. Kids older than 4 can gargle with salt water or suck on throat lozenges or hard candy. Acetaminophen and ibuprofen may also help.

Sore throats may also indicate a strep infection or tonsillitis. If the sore throat doesn't clear up on its own after four or five days, and other symptoms develop—such as fever, swollen lymph nodes in the neck, enlarged tonsils and stomach pain—have your child tested for strep throat. The doctor performs this test by using a sterile swab, like a very long Q-tip, to take a sample of fluid from the back of the child's throat. If your child tests positive for strep, the doctor will prescribe antibiotics—be sure your child takes all of them as directed to get rid of the infection.

The symptoms of tonsillitis are similar to that of strep throat: a sore throat, fever, swollen lymph nodes in the neck and difficulty swallowing. But the tonsils may also be covered with a white, gray or yellow substance.

But tonsillitis is usually caused by a virus and clears up on its own. If your child has bacterial tonsillitis, the doctor will recommend antibiotics. Chronic tonsillitis may require surgery to remove the tonsils.

'Tis the Season

Try these tips to prevent cold weather bugs and feel better if they catch you.

A cold, the flu and bronchitis are all common bugs at this time of year. If you have kids in daycare, these germs have probably already visited your home, but a little bit of prevention can go a long way toward keeping the germs from spreading.

According to the Centers for Disease Control and Prevention, the common cold leads to 22 million missed school days every year. People often catch colds from rubbing their eyes or mouths after touching someone or something that has been contaminated with the cold virus. That's because the germs that cause colds, the flu and other illnesses can continue to live for two hours or longer on surfaces such as doorknobs, tables and desks.

Proper hand washing and the use of alcohol-based hand sanitizers at school and work can significantly reduce the chance that your family will get the germs. Make sure your children wash their hands using warm soapy water for as long as it takes to sing "Happy Birthday" twice. In addition, teach them to cough into their elbow, and to cover their mouths when they sneeze.

Feel Better

If someone in your family does get sick, do-it-yourself remedies for coping with the illnesses can be effective, but you should also know when to call the doctor.

Bathing the nasal passages with a warm saline solution using a neti pot or specially designed plastic squeeze or spray bottle helps clear up congestion, as does breathing warm steam from chicken soup (which also reduces inflammation), hot tea, the shower or a humidifier.

Supplements can help reduce the severity of cold symptoms, too. According to a University of Connecticut and Hartford Hospital study, the herb echinacea shortened the length of a cold by 1.4 days and decreased the risk of

catching a cold by 58 percent. Zinc and vitamin C may also shorten a cold.

Call the Doctor

While a fever is the body's natural remedy to fight infection, monitor your child's fever especially and call your doctor if it seems high or lasts longer than a couple of days. Acetaminophen and ibuprofen are safe to give your child to help reduce the fever, but do not use aspirin, which has been linked to a rare but deadly disease called Reye's syndrome.

If your child has yellow or green mucus or is dehydrated, call the doctor. Trouble breathing, seizures, a rash, or being listless and unresponsive are all reasons to go to the emergency room.



CYBERCHONDRIA

If you've ever Googled "cough" and become convinced, after skimming the results, that you have throat cancer, you're in good—if dubious—company.

Two Microsoft researchers have found that people who use the Internet to research health symptoms are likely to jump to the worst conclusions, believing that innocuous symptoms are signs of serious but rare diseases. They attribute "cyberchondria" to the fact that search results often present rare diseases alongside common conditions.

For instance, some people tend to jump to the conclusion that a persistent headache could be a sign of a brain tumor when in fact it is more likely a symptom of caffeine withdrawal, because the results for "brain tumor" and "caffeine withdrawal" are presented with equal weight on the Web. The researchers hope to refine search results pages to avoid potential confusion and present a balanced conclusion.



AT YOUR FINGERTIPS

New Enhanced SummaCare Website

SummaCare recently redesigned its website! The site features easier navigation, a new drug search tool and an enhanced provider search tool.

The provider search tool gives you the ability to search by provider type (i.e. doctor, hospital), group practice name, language spoken or gender. You can even narrow the search to a specific mile radius so you can find a provider whose location is most convenient for you.

The provider search allows you to view detailed results about SummaCare providers, including their medical school, residency, internship and hospital affiliation.

Lastly, the provider search tool also allows you to enter your group number to ensure that the providers you are viewing are specific to your plan's network. The provider information through the provider search tool is updated every two weeks. Therefore, to find the most accurate list of providers specific to your plan, it is important to enter your group number. You will see directly on the search page when it was updated last. SummaCare encourages you to call the provider's office to confirm that they do accept the specific SummaCare plan in which you are enrolled.

PRESCRIPTIONS

Generic Movement

The move toward generic prescription drugs continues to grow as more and more SummaCare members have found the use of generic alternatives to be one of the easiest ways to contain escalating drug costs. In 2010, several key generics will be available. Listed at right are brand-name drugs and the estimated availability of their generic equivalent.

Even if you are not currently taking a drug that has a generic equivalent, you may still be able to jump on the generic bandwagon. Many drugs that do not have a generic equivalent will still have a closely related generic. For example, Lipitor, a popular drug used to fight cholesterol, does not

GENERIC NAME	GENERIC FOR	PROJECTED AVAILABILITY
Valacyclovir	Valtrex	Now available
Pramipexole	Mirapex	1st quarter 2010
Tamsulosin	Flomax	1st quarter 2010
Losartan	Cozaar	1st quarter 2010
Losartan/ Hydrochlorothiazide	Hyzaar	1st quarter 2010
Lamivudine	Epivir	2nd quarter 2010
Anastrozole	Arimidex	2nd quarter 2010
Venlafaxine extended release	Effexor XR	3rd quarter 2010
Donepezil	Aricept	4th quarter 2010

have a generic, but there are several closely related generics such as simvastatin (generic for Zocor) and pravastatin (generic for Pravachol). Ask your doctor about generic alternatives at your next visit. Your doctor may find a generic equivalent to be just as effective as one of the brand-name products for you.

Keep in mind that most SummaCare members can get a 90-day supply of a generic drug at their retail pharmacy. The most you will be charged for the convenience of a 90-day supply is three times your standard retail generic copay. If the cost of the generic is lower, the savings will be passed on to you.

Visit us online at www.summacare.com



Heat It Up

Whip up a warm meal with Tex-Mex flare on a cold night.

Mexican and Tex-Mex foods are often blamed for being unhealthy. But by making smart choices about ingredients and cooking methods, you can create healthy dishes from these regions.

Classic Mexican cuisine relies more on flavors and spices than on oils and fats. Salsa, for example, is nothing more than chopped raw tomatoes, onion, garlic and cilantro mixed with chili and lime juice. It's low in fat and high in flavor. Pair salsa with baked or fat-free corn chips for a wholesome snack. Or scoop

it with whole-wheat pita chips for a nutritional boost. Use it to top grilled meats and fish, too.

Many main ingredients boast plentiful nutritional value, too. Avocado, the base for guacamole, is an excellent source of heart-healthy monounsaturated fats, like those in olive oil. And beans are rich in fiber and low in fat.

To cut the fat content in recipes that call for cheese and meat, reduce the amount or use low-fat or lean alternatives. Instead of frying tortillas, bake, steam or grill them. And if you must fry, use nonstick spray instead of oil.



Chuckwagon Chili

INGREDIENTS

- 2 (16-oz.) cans kidney beans, drained and rinsed
- 2 (14-oz.) cans stewed tomatoes (large pieces chopped)
- 2 lbs. ground beef, browned and drained
- 1 large onion, chopped
- 1 green pepper, chopped
- 1 red pepper, chopped
- 2 Tbsp. minced garlic
- 3 Tbsp. chili powder
- 1 tsp. black pepper
- 1 tsp. cumin
- 6 oz. jar sliced jalapeños, with juice
- 2 tsp. Tabasco sauce

Mix all ingredients in a slow cooker. Heat on low for 7 to 8 hours. Or, on the stovetop, simmer in a stockpot or Dutch oven for 45 minutes to 1 hour. Serves 8.

NUTRITIONAL INFORMATION

PER SERVING: 434 calories, 21g fat, 8g saturated fat, 9g monounsaturated fat, 78mg cholesterol, 970mg sodium, 989mg potassium, 32g carbohydrates, 11g dietary fiber, 28g protein

