

SENIOR SCOOP

A BIENNIAL NEWSLETTER FOR SUMMACARE SECURE MEMBERS | FALL 2010

Balancing Act

More than one-third of U.S. adults age 65 or older fall each year, making this the top cause of accidental injuries and deaths among seniors. But keeping physically fit and doing balance exercises can help you prevent falls.

Test your balance by standing and lifting a knee. It's not uncommon to lose your balance after only 10 seconds.

To improve balance, start with a simple weight shift. Stand with your feet hip-width apart and shift your weight onto one foot, lifting the other just off the floor for up to 30 seconds. Repeat, alternating feet.

Next, stand with your hands on your hips. Bend one knee and lift that leg for up to 30 seconds. For an added challenge, stand on a pillow and hold light hand weights.

Turn to page 5 to find more information about keeping your bones strong and preventing breaks.

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SUMMACARE

Senior Scoop 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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SUMMACARE IS THE ONLY PLAN
RECOGNIZED IN OHIO BY THE HEALTH
INDUSTRIES RESEARCH COMPANY AS A
HEALTH PLAN WITH THE MOST EFFECTIVE
DISEASE MANAGEMENT PROGRAMS FOR
ASTHMA, HEART FAILURE AND DIABETES.



Dear SummaCare Secure Members

As I'm sure you know, the Annual Election Period for Medicare eligibles begins November 15, 2010. That means the time to review your benefit plan options for 2011 is now. Soon you will receive a mailing from us with details about changes to your current plan, along with information about other Medicare plan options available through SummaCare.

Plan information can also be found on the SummaCare Secure website at www.medicare.summacare.com. If you find that a different SummaCare Secure plan better suits your needs, the required "Plan Change Form" can be found on the website, as well. Just be sure to submit the form before December 31, 2010.

If you've never visited us online before, give it a try! We've been working hard to make the website easier than ever for you to use and we encourage you to look around.

As always, if you have questions about your benefits, please call SummaCare Secure Customer Service at 330-996-8885 or 800-996-6250. A representative will be able to speak with you from 8 a.m. to 8 p.m. Monday through Friday.

Jim Loveless
VP, SummaCare Medicare and Individual
Product Lines

Don't Miss This Test

Colorectal cancer is the second leading cause of cancer death in the U.S., but early screening can prevent it. It takes about 10 to 15 years for abnormal cells to turn into polyps, or growths, that may become cancerous. Finding and removing the polyps before they turn into cancer is key. Ask your doctor about the many different tests available—and about how your medical history affects when you should start screening.

Attention Members: This October, you will receive your SummaCare Secure Annual Notice of Change documents in the mail. These documents include details about changes to your SummaCare Secure plan for 2011.

If, after reviewing these documents, you find that a different SummaCare Secure plan better suits your needs, you can submit a "Plan Change Form" between November 15 and December 31, 2010, to select a different SummaCare Secure plan. For your convenience, we will include a Plan Change Form with your Annual Notice of Change documents.

For more information, please contact SummaCare Secure Customer Service toll free at 800-996-6250. Someone will be available to speak with you Monday through Friday from 8 a.m. until 8 p.m. We look forward to serving you in 2011!

Rake Away

Keeping your yard clear of leaves is a never-ending fall task. It's also a great workout for your core and upper body when you practice proper posture and stretch before you get started.

- Take a wide stance with your feet and keep your spine straight.
- Turn your whole body when you rake.
- Switch sides to balance the workout and avoid straining any one part of your arms, legs or back.
- Don't over-twist your body or throw the rake over your shoulder, which can lead to injury.
- When bagging leaves, squat to lift heavy loads and use your legs, not your back. Keep your back straight, not rounded.



Register Your Account ONLINE

Plan Central makes it easy to access your health insurance information online. We recently launched an all-new Plan Central at www.medicare.summacare.com. Plan Central is your online source for personal health insurance information, including a summary of your benefits, claims history, deductible information and more!

The registration process for Plan Central is quick and easy. To register, have your member ID card ready and visit www.medicare.summacare.com. Click on "My Account Login" to go to Plan Central. Then click on "Member Registration" and follow the on-screen instructions. Members who used the previous version of Plan Central will need to register again. Gain instant, 24-hour access to your SummaCare information by registering today!



SummaCare Can HELP YOU QUIT

You've decided to quit. Now it's time to make a plan. As a SummaCare Secure member, you have access to OhioQuits. Dial 1-800-Quit-Now to enroll in the free OhioQuits counseling program and receive a free supply of Nicoderm patches.

Callers who use the OhioQuits program are five times more likely to succeed than those who try to quit on their own. Take advantage of this great opportunity while it lasts! Call OhioQuits today.

KICK THE HABIT

» One of the surest ways to better health is to stop smoking. Your doctor can help by prescribing tools to help you quit for good.

Nicotine replacement products are one option. Available over the counter as patches, gums and lozenges, these products can also be prescribed as inhalers or nasal sprays. Studies have shown that tapering down the amount of addictive nicotine a smoker uses, in order to relieve withdrawal symptoms, is an effective method of quitting smoking. These products contain roughly one-half to one-third of the nicotine in most cigarettes, and they release nicotine into your bloodstream much more slowly than smoking does.

Your doctor may also recommend prescription medications that do not contain nicotine. The antidepressant bupropion (Zyban) helps fight the urge to smoke, while varenicline (Chantix) mimics the way nicotine acts in the brain, diminishing withdrawal symptoms and reducing nicotine's effect if you resume smoking.

Each of these options has pros, cons and side effects. Some are more effective together, such as taking bupropion while using a nicotine replacement product. Talk to your doctor about the best options for you.



How Do You Measure Up?

Getting weight under control brings big health benefits.

» **Carrying extra pounds means you're at a greater risk** for a number of diseases and conditions that are leading causes of death in the U.S., including heart disease, stroke and some cancers.

But how much do you need to lose to make a difference? The good news is that even a modest weight loss can positively affect your health. That's worth keeping in mind while you work on losing weight the healthy way—that is, through smart food choices, sensible portion control and regular physical activity. Losing a manageable 1 to 2 pounds a week means reducing your caloric intake by about 500 to 1,000 calories a day.

Weight Loss Numbers

The Centers for Disease Control and Prevention (CDC) says dropping just 5 to 10 percent of your overall body weight can decrease your blood pressure, cholesterol and blood sugars. Among people who are already overweight with high blood sugar levels, losing weight through diet and exercise cuts the risk of developing diabetes by 58 percent, according to a National Institutes of Health study.

To put it in perspective, if you weigh 200 pounds, 5 percent means only 10 pounds. As the CDC points out, 190 pounds may still be overweight for your frame, but the lower weight helps decrease the likelihood you'll develop obesity-related chronic conditions and diseases.

If you already have asthma or diabetes, losing a modest amount of weight will help you better manage those conditions. According to one study, people with asthma who lost about 30 pounds over the course of a year improved their lung function and decreased the number of severe asthma episodes. People with type 2 diabetes who lost 10 to 15 pounds lowered their blood sugar and blood pressure, improved their cholesterol levels, reduced stress on their joints and boosted their energy levels.

The trick is to manage your weight smartly. Settle on an easy-to-maintain eating plan that emphasizes whole grains, fruits and vegetables with limited amounts of salt, meat and alcohol, and take part in any physical activity that you genuinely enjoy.

→ WHEN GOOD BACKS GO BAD

» You wrenched your back, and now you're flat on the floor in pain. Sound familiar? About 80 percent of Americans will experience back pain at some point. Most back pain eventually resolves itself, although it can take as long as 30 days.

Rest and use over-the-counter pain medication, but visit your doctor if the pain is severe and home treatment isn't working, if the pain is a result of a fall or injury, or if you feel any tingling or numbness.

A 2010 article from *Archives of Internal Medicine* found that the usual care for low back pain doesn't match that endorsed by international evidence-based guidelines. Guidelines recommend that when serious disease or nerve root problems are not suspected, treatment should consist of analgesics, staying active and avoiding bedrest. With those three actions, most low back pain resolves on its own. When a serious condition is suspected, diagnostic imaging tests are indicated.

To prevent injury, make sure you get regular, low-impact exercise to build muscle strength and flexibility. Maintain a healthy weight to reduce strain on your bones and joints. Practice proper posture while sitting and standing, and make sure to lift heavy objects with your legs, not your back.

Minerals and monitoring may help you stay strong.

YOUR BEST BONES

» **OSTEOPOROSIS**, which means “porous bones,” is a serious disease that shows no symptoms. Unfortunately, it weakens and thins bones, making them brittle, so a mild fall can cause a painful fracture. More than half the population age 50 and older has osteoporosis or its precursor, low bone mass, according to the National Osteoporosis Foundation (NOF).

Eighty percent of those affected are women, in part because women's bones are lighter and thinner to begin with. Still, the NOF says men are more likely to break a bone from osteoporosis than they are to get prostate cancer.

PREVENTING BONE LOSS

There are some risk factors for osteoporosis that you can't change, such as age, being female, having a family history, being small and thin, being white, Asian or Latino, and having low sex hormone levels, during menopause, for example. But there are many factors you can control, such as poor calcium intake,

smoking, drinking excessively, not being physically active and taking certain prescription drugs.

Getting 1,200 mg of calcium daily can help your bones stay strong. To help absorb the calcium, you'll also need about 1,000 IU of vitamin D daily from sun exposure and a supplement. Aim to do regular weight-bearing activities such as walking, jogging, tennis, aerobics or lifting weights, too.

TESTING AND TREATMENT

Osteoporosis is not an inevitable part of aging, and since it is difficult to reverse, prevention is critical. Start by getting a bone mineral density test to assess your bone health. This non-invasive test is an ultrasound, X-ray or CT scan.

If you are diagnosed with osteoporosis, your doctor may prescribe medication to help stop the thinning of your bones. Raloxifene (Evista) mimics aspects of estrogen but without elevating the risk of cancer. Bisphosphonates (Actonel, Boniva, Fosamax, Reclast) stem bone loss. Teriparatide (Forteo) boosts new bone formation and is for people at high risk of bone breakage. Calcitonin is a thyroid hormone that prevents bone loss but isn't as strong as bisphosphonates. Each type of drug can be taken in different ways and at different frequencies, and they have varying side effects, some more serious than others. Discuss with your doctor the best course of action for you.

Around the House

Reducing the chance of falls helps prevent debilitating fractures. Make sure your floors are clear of all clutter, including electrical cords, magazines, boxes and baskets. Put skid-proof backing under rugs or use adhesive to affix them securely to the floor.

Rooms should be well-lit, ideally by bright overhead lights, which illuminate a greater area than floor lamps. Install strong light bulbs in hallways and stairwells, use night-lights, and keep a working flashlight by your bed. Install and use handrails on the stairs and in your bathtub or shower. Place a nonslip mat on the shower or bath floor.

Make sure often-used items such as tableware and pots and pans in the kitchen are within easy reach, and use a stepstool with wide steps and a handrail to get to hard-to-reach items. Bathroom toiletries and other necessities should also be easy to reach.

Wear supportive, low-heel shoes with nonslip soles instead of slippers or socks, and consider carrying your cell phone on a strap or in a pocket at all times, in case you do fall and need to summon help.



Know Your Rights

» 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.

Do You Know Where to Get Care?

Save time and money by getting non-emergency care in the right place.

Many people go to the emergency room when a call or visit to the doctor is really what they need. Waiting in the ER is not always the best choice and can cost as much as five times more than a visit to your doctor's office. Receiving non-emergency care in an emergency room can not only affect the experience and quality of care you receive, but will likely increase your out-of-pocket expenses. At SummaCare, we want you to know your options for receiving the best possible care while utilizing your benefits wisely. The next time you're not sure whether to call the doctor or go to an emergency room, consider all the options you have as a SummaCare member.

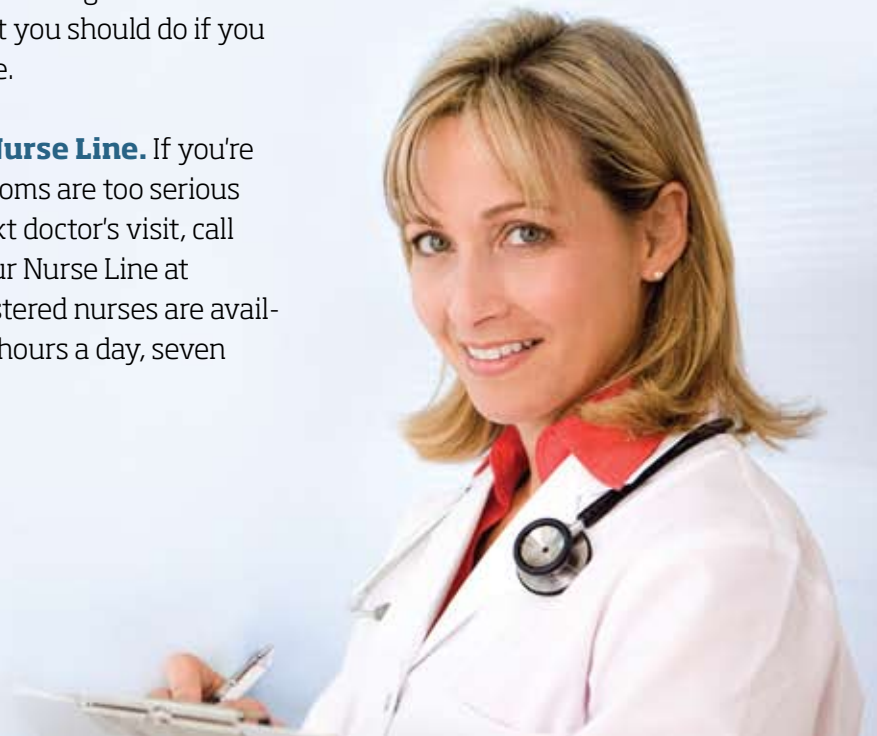
Call your physician first. Your doctor knows your total health history and can treat you as a whole person, rather than just treating your immediate symptoms. Many doctors can be contacted after hours, and some even have evening office hours. Ask your doctor what you should do if you need after-hours care.

Call the 24-Hour Nurse Line. If you're unsure if your symptoms are too serious to wait until your next doctor's visit, call SummaCare's 24-Hour Nurse Line at 800-379-5001. Registered nurses are available to assist you 24 hours a day, seven days a week.

Use SummaCare's Online Health Manager. Visit www.summacare.com/healthtools to check your symptoms, learn about specific health conditions or create a lifestyle improvement plan. Register today to receive personalized information, health news and online health coaching.

Visit an Urgent Care Center. You also have access to urgent care centers throughout the SummaCare Secure service area. Urgent care centers are good alternatives to emergency rooms for after-hours care for illness or injury that has the potential for becoming more serious if treatment is delayed. Visit www.medicare.summacare.com to search for an urgent care center located near you.

For more information on SummaCare resources or services, call the Customer Service number located on the back of your SummaCare Secure member ID card.



FLU FIGHTERS

» It's not too early to schedule your annual flu shot. The Centers for Disease Control and Prevention recommends getting vaccinated each September (or as soon as the annual vaccine is available) because outbreaks can occur as early as October.

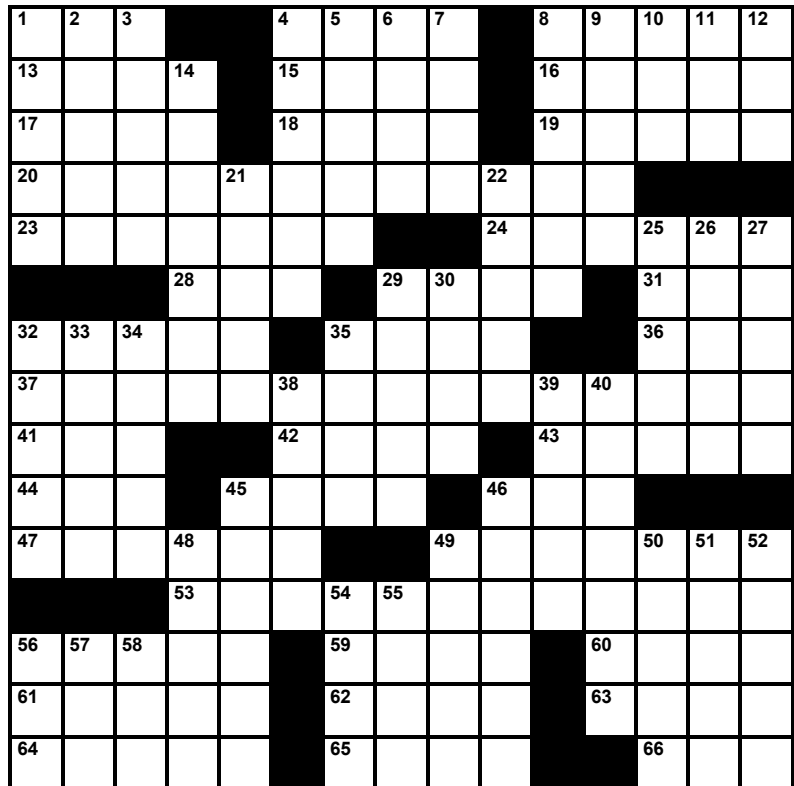
This is especially important if you are among—or in contact with—people who are more likely to suffer serious complications. These include pregnant women, health-care workers, people with certain chronic medical conditions and those who live in nursing homes. In addition, children between ages 6 months and 5 years are susceptible to serious complications because their immune systems haven't developed fully, as are people age 50 and older, who have reduced cough and gag reflexes that make them more likely to develop pneumonia after getting the flu.

Visit www.medicare.summacare.com to learn more about free flu shots for SummaCare Secure members.

Healthy Living BY MYLES MELLOR

ACROSS

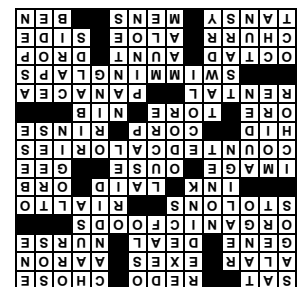
- 1. Posed
- 4. Renovate
- 8. Decided
- 13. Having wings
- 15. "All my ___ live in Texas," George Strait
- 16. Hank of baseball
- 17. Characteristic carrier
- 18. Sports page news subject
- 19. Surgeon's assistant
- 20. Sensible chow
- 23. Plant runners
- 24. Marketplace
- 28. Squid emission
- 29. Positioned
- 31. Heavenly body
- 32. Icon
- 35. Yorkshire river
- 36. "Oh, my!"
- 37. Monitored intake
- 41. Went underground
- 42. Group of businesses
- 43. Wash out
- 44. Miners' find
- 45. Hurried
- 46. Pen point
- 47. Avis offering
- 49. Cure-all
- 53. Getting good exercise
- 56. Eight-person band
- 59. Polly, to Tom Sawyer
- 60. Let go
- 61. Partridge sound



- 62. Skin cream additive
- 63. Pro or con
- 64. Perennial herb
- 65. Kind of room
- 66. "Sum of all fears" star, first name
- 12. Benz followers
- 14. Straighten
- 21. Composition for nine
- 22. Recess
- 25. Enter your computer
- 26. Genealogical diagrams
- 27. Way too big
- 29. Riches
- 30. PDQ
- 32. Greek god liquid
- 33. Having a wave-like pattern
- 34. English poet
- 35. What the nose knows
- 38. Intestinal bacteria
- 39. Rocket gasket
- 40. Offensive people
- 45. Scandalous
- 46. French city
- 48. Former rulers
- 49. Nut pine
- 50. West Indies native
- 51. Lyric poem
- 52. Colorado resort town
- 54. Sir's counterpart
- 55. Smuggler
- 56. Columbus Day mo.
- 57. When doubled, a dance
- 58. Wine holder

DOWN

- 1. Pudding starches
- 2. Notify
- 3. Spicy music
- 4. Business loss indicator
- 5. CEO, CFO, etc.
- 6. Not hearing
- 7. Northern capital
- 8. Unvarnished
- 9. Nigerian
- 10. John Boyd ___: nutritionist and Nobel Prize winner
- 11. "Help!"



SummaCare is the highest-ranked plan in Ohio for its Medicare products by U.S. News/NCQA America's Best Health Plans 2009. SummaCare is the only plan recognized in Ohio by the Health Industries Research Company as a health plan with the most Effective Disease Management Programs for Asthma, Heart Failure and Diabetes.



SAY HELLO TO JACK

Get more for your money with this big orange Halloween treat.

Whether you're planning on carving a jack-o'-lantern or turning a pumpkin into a sweet treat, here are safety and cooking tips for everyone's favorite big orange buddy.

When carving a pumpkin, don't pick the largest one you can find. That just means a thicker rind to cut through. Cut down around the stem at an angle so the top

doesn't fall in when you replace it. Scoop out the insides and cut the facial features.

Be safe when lighting the pumpkin. Place a small votive or tea candle inside the pumpkin, or better yet, a battery-powered pumpkin light or glow stick so there's no open flame.

The variety of pumpkin best suited for carving is not the best for making pies. Pie pumpkins are smaller and have sweeter, smoother flesh. To make pumpkin purée for pies, cut the pumpkin in half, scoop out the seeds (save them for roasting), and cook the pumpkin in a steamer, double-boiler, pressure cooker or microwave until soft. Remove the rind and any excess water, and purée using a food processor.



Roasted Pumpkin Seed Selection

2 c. raw whole pumpkin seeds, rinsed and patted dry

2 Tbsp. olive oil

One or more of the following:

- 1 Tbsp. sea salt
- 1 tsp. black pepper
- 1/2 tsp. cayenne pepper
- 1/2 tsp. salt + 1/8 tsp. garlic salt + 2 tsp. Worcestershire sauce
- 1 tsp. salt + 1/2 tsp. ground cinnamon
- 4 Tbsp. white sugar + 1/4 tsp. salt + 1/2 tsp. pumpkin pie spice
- 1/4 tsp. oregano + 1 Tbsp. Parmesan cheese
- 1 Tbsp. Tabasco sauce + 1/2 tsp. salt

Preheat the oven to 325°F. Spread the pumpkin seeds on a baking sheet. Drizzle with oil and sprinkle with seasoning. Toss lightly to coat. Bake 45 minutes, stirring occasionally, until lightly toasted.

