

SENIOR SCOOP

A BIENNIAL NEWSLETTER FOR SUMMACARE SECURE MEMBERS | SPRING 2011

Cancer Cases Drop

There's good news in American health: Cancer rates in the United States have continued to decrease rapidly in the last few years. They fell more than 2 percent annually from 2002 to 2004, nearly double the 1.1 percent decrease per year from 1993 to 2002. Lung, prostate and colorectal cancers in men declined, as well as breast and colon in women.

While lung cancers increased among women, the rate slowed, according to the study, which was conducted by the National Cancer Institute, the

Centers for Disease Control and Prevention, the American Cancer Society and the North American Association of Central Cancer Registries.

Health experts attributed the decline to better prevention and screening tests, early detection, improved treatment programs and an overall drop in tobacco use. Keep up your adherence to these good habits for your health!

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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,

At SummaCare, our goal has always been to provide our members with the highest quality products and service. That's why we're excited that the Centers for Medicare & Medicaid Services (CMS) recognizes and rewards high quality health plans through its Star Rating Program.

The Star Rating Program was designed by CMS to help Medicare beneficiaries compare quality among health plans before making a decision about their coverage. Scores are based on the quality of care, access to care and responsiveness provided by the plan, as well as member satisfaction. I think you'll be glad to know that SummaCare's 4 Star rating from CMS puts us in the top 13 percent of health plans nationally.

Our quality has been recognized by others, too. We're the only plan in Ohio to receive recognition from Health Industries Research Company for our disease management programs for asthma, diabetes and heart failure. We're also proud to receive consistent recognition from the National Committee for Quality Assurance (NCQA) for our Medicare products. In fact, we're the highest-ranked Medicare plan in Ohio!

Thank you for choosing SummaCare Secure. We look forward to serving you throughout 2011.

Jim Loveless
VP, Medicare and Individual Product Lines
SummaCare

Quick Guide To Care

The best place to seek medical treatment depends on your symptoms and severity.

- **24-HOUR NURSE:** Call to learn how to treat minor injuries, find out more about a new drug or for help making decisions in non-emergency health situations. A registered nurse is available 24 hours a day by calling 1-800-379-5001.
- **DOCTOR'S OFFICE:** Visit during business hours for the flu, colds, sore throats, coughs and minor injuries such as sprains or cuts. Call after hours if you don't know where to go for treatment of an injury or illness.
- **URGENT CARE CENTER:** Visit when your doctor's office is closed for illnesses and injuries that your doctor would normally treat, or with broken bones or minor burns.
- **EMERGENCY ROOM:** This is the place to go when you have potentially life-threatening symptoms such as loss of consciousness, difficulty breathing, chest pain, uncontrollable or serious bleeding, poisoning, severely broken bones or signs of a stroke such as sudden numbness, dizziness or difficulty speaking.

GREENER CLEANERS

While federal law doesn't require ingredients used in cleaners to be disclosed, the Environmental Protection Agency's Design for the Environment logo means the EPA has reviewed the ingredients in "greener" products and judged them to be less harmful than other similar chemicals. Beware of terms such as "natural" or "eco-friendly," which are unregulated. Choose a product that says it is free of a specific toxin, such as phosphates (which are harmful to fish), instead.



A Few Reminders

PRESENT YOUR ID CARD. It's important to present your SummaCare Secure Member ID card every time you receive medical and pharmacy services. That way, you'll know your provider has your most recent insurance information.



LET US KNOW IF YOU MOVE. If you move, don't forget to provide us with your new address! We want you to receive the important plan information and valuable reminders that we send to you.



WATCH YOUR MAILBOX! Keep an eye out for information about exciting and educational member events planned for this spring and summer.



QUICK FACTS ABOUT ALLERGIES

55%

The number of Americans who test positive to one or more allergens.

15 million

Number of annual doctor visits due to hay fever, an allergy to pollen.

7.8%

Percent of adults diagnosed with hay fever over the past 12 months.

What About MAGNESIUM?

Consuming plenty of magnesium from dietary sources helps reduce the risk of developing diabetes, according to a study in *Diabetes Care*. People whose diets averaged 200 milligrams of magnesium per thousand calories consumed cut their risk for getting diabetes over the next two decades by half. This was compared with people with the least amount of magnesium, or 100 milligrams per thousand calories. Magnesium's role in making sure enzymes process glucose correctly may be behind the results. Whole grains, nuts and fruit are good sources of the mineral.



DO YOU HAVE A LIVING WILL?

» Advance healthcare directives such as a living will and a healthcare proxy are legal documents that spell out your treatment preferences if you cannot communicate—for example, if you're in a coma. It's a good idea to prepare these papers when you are well, in case you ever need them.

A living will details the kind of medical treatment and life-sustaining efforts you prefer, which can include resuscitation, tube feeding and breathing through a respirator.

Your healthcare proxy, also known as a medical power of attorney, designates a person who has the right to make healthcare decisions on your behalf. The proxy is empowered to interpret your living will and make decisions in situations not included in the will.

Many websites offer more information and downloadable forms. Since validity requirements vary from state to state, be sure to fill out the correct version for your state. Or, look for Five Wishes, a popular living will written in everyday language that meets legal requirements in 42 states.

Meet Bob and Jo Rupert

» This is a big year for Bob Rupert. In August he will celebrate both his 80th birthday and his 60th wedding anniversary. He and his wife Jo are both SummaCare Secure members and residents of Ravenna, Ohio.

Bob was the Executive Director for the Ravenna Chamber of Commerce and ran the Jack & Jill Children's Shoppe, a children's apparel and gift shop. Bob and Jo are now enjoying life as retirees and say daily exercise has helped them stay active in their retirement.

"Exercising is good for me," says Bob. "I do a lot of walking, whether it's on a treadmill or mowing the grass."

In 2007 and 2008, Bob competed in the Senior Olympics Race Walking competition. He finished first and second in the competition and continues to incorporate walking into his exercise regime.

Bob hopes to have all of his family return home in August to celebrate the anniversary and birthday milestones.



Bob and Jo Rupert enjoy an evening of Akron Aeros baseball. Bob threw the first pitch at the game in August 2010.

WORTH THE WEIGHT

How paring pounds pays off.



No less an institution than the World Health Organization has declared that obesity has reached epidemic proportions worldwide, with more than 1 billion adults overweight. In the United States, more than two-thirds of adults are overweight or obese.

Carrying extra pounds has serious health implications. Obesity raises the risk for diabetes, heart disease and some types of cancer. It can make you more susceptible to high blood pressure, high cholesterol, stroke, sleep apnea and other respiratory problems, liver and gallbladder disease and osteoarthritis.

However, weight is one risk factor you can control. Your genes can't be changed but your behavior and environment can be. Like smoking cessation, managing your weight successfully is one of the single biggest actions you can take to improve your health. Knowing these three numbers can help.

Weight

Your weight is the number of pounds you weigh with no shoes on and in light clothing. If you are overweight, the equation is simple: You are taking in too many calories and not expending enough of them. In other words, you're eating more than you're exercising.

BMI

Your BMI is calculated by measuring weight relative to height. This number correlates to the amount of fat you are

carrying. A number greater than 25.0 is considered overweight. Keep in mind that BMI can't distinguish between fat and muscle, so an athlete with a lot of muscle mass will have a higher BMI but not actually be at risk of being obese.

Waist Circumference

If extra fat is stored around your waist, you are at greater risk for health issues. According to the National Institute of Diabetes and Kidney Diseases, that's true even if your BMI is normal. Men whose waist—around your torso above the hip, at your belly button—is more than 40 inches and women at more than 35 inches have an increased chance of health issues.

Getting all three of these numbers into the normal range should be your goal. Talk to your doctor about the best way to approach sustainable weight loss, through diet as well as exercise.

What's Your BMI?

Your **body mass index** is calculated using your weight and height and is a good indicator of your body fat percentage. High body fat raises the risk for health problems.

40.1+	morbidly obese
30-40	obese
25-29.9	overweight
18.5-24.9	normal
-18.5	underweight

Are your prescription and OTC meds cooperating?

Have a Medication Checkup

The average American senior takes four or five prescription and two nonprescription drugs daily, according to Merck Manuals. But seniors often retain drugs in their bodies at higher concentrations and for a longer time than younger people do.

Also, the medication you take for one condition may negatively affect another condition or interact with another drug. So tell your doctor about every prescription and over-the-counter medication, supplement, vitamin and herb you take. Include those you take for a headache, colds or the flu. Place all of the bottles in a bag and bring that with you to your next appointment. This helps your doctor monitor the drugs' effects and interactions.

Choose your retail pharmacy carefully and use it for all of your retail prescriptions. Try to avoid transferring prescriptions to get coupons, gasoline discounts or other perks. The State of Ohio has passed legislation restricting the transfer of prescriptions among pharmacies to reduce the risk of medication errors. SummaCare's prescription system, administered by CatalystRx, checks every prescription submitted for appropriate dosage, as well as drug-drug and drug-disease interactions. Prescriptions not processed under your prescription benefit plan may not be subject to the same checks.

What to Watch For

Use certain drugs with caution, such as older antihistamines, seda-

tives and some drugs for gastrointestinal and bladder conditions, as their side effects may be stronger in seniors. SummaCare routinely screens for the use of drugs that may be inappropriate and provides this information to our prescribers.

Aspirin and other nonsteroidal anti-inflammatory drugs are also not recommended since they can increase the risk of gastrointestinal bleeding. Ask your doctor about alternative painkillers and if the benefits of a daily low-dose aspirin, which has been recommended to prevent heart attack and stroke in certain people, outweigh its risks.

Be sure to constantly update your doctor about what drugs and supplements you are taking in order to avoid harmful reactions.

After the Hospital

» Perhaps you've had a heart attack, and the doctors at the hospital released you with a handful of new prescriptions that you're convinced you don't need, plus orders to follow up with a cardiologist in a few weeks. What should you do? The most important thing is to realize that studies have shown that certain medications can help cut the risk for a second heart attack by 30 percent, depending on the cause of the first attack—especially during the first days and weeks of recovery. The most common medications prescribed are:

- Beta-blockers to reduce high blood pressure and the strain on the heart.
 - ACE (angiotensin-converting enzyme) inhibitors to reduce high blood pressure and prevent heart failure.
 - Aspirin or another blood-thinning agent
 - to decrease the risk of blood clots.
 - Cholesterol-lowering drugs such as statins to cut harmful plaque buildup in the blood and arteries.
 - Medication to regulate irregular heartbeats.
- Then, prepare for your follow-up appointment with the cardiologist, when the doctor will evaluate your long-term medication needs. Be prepared to discuss your diet and exercise routine, your drug regimen before your attacks and any side effects of the new medications. If the doctor says you need to keep taking some or all of the new drugs, ask exactly how they work and their role in helping to prevent another heart attack. Discuss long-term benefits, potential side effects and dosage.

Caring for Coughs

» While over-the-counter cold medicines may seem like the best cure for a cough, keep in mind that many may lead to side effects including dizziness, confusion, blurry vision and difficulty urinating. All of these can increase the effects of common conditions such as glaucoma, dementia and bladder or prostate problems.

The good news is that coughs typically resolve themselves. A wet cough, which can be a sign of bronchitis, usually improves after a few days, though you may be coughing for weeks. Since bronchitis is caused by the same viruses that lead to the common cold, antibiotics are not generally useful (unless your doctor believes your infection came from bacteria).

Drink lots of fluids and use a humidifier to help loosen mucus in your lungs. A nonprescription cough expectorant containing guaifenesin can help you cough up thick mucus, but check with your doctor before you use one to make sure it won't interact with other drugs you are already taking.



What to Expect at The Doctor's Office

Share information for the best care.

As you get older, be prepared to talk to your doctor more often about whether the benefits of treatments outweigh the risks or side effects. Take charge of your health by exchanging information openly with your doctor.

Think of the relationship with your doctor as the core of a partnership that includes all of your healthcare providers, including specialists and nurses. Ahead of a doctor's visit, start a list of ongoing concerns and questions. Take it with you to the appointment. Maybe a new symptom has cropped up, or your lifestyle is at odds with a new treatment. Prioritize your questions and ask the three most important ones at the beginning of the visit. If you have difficulty seeing or hearing, bring your glasses and a tape recorder or a family member or friend to help guide you through the discussion.

Making Sense of Medications

You already know you should be telling your doctor about all of the medications you are taking, including supplements and herbs. This will help prevent harmful interactions. When your doctor recom-

mends a new drug, ask about how to cope with side effects, and write down how to take it: whether with food or water, at what time of day, for how long and what to do if you miss a dose.

Always take medication exactly as instructed. If you think a drug isn't working or costs more than you can afford, or that you are suffering from side effects, call your doctor and share your concerns—but don't stop taking the medication without talking to your doctor first. Also, speak to your doctor if you find that the number of medications you take is burdensome. He or she may be able to prescribe fewer medications.

Consult Your Pharmacist

Don't forget that your pharmacist is a critical part of your healthcare team. By staying with just one pharmacy, you give your pharmacist the opportunity to maintain a complete drug profile to help prevent drug interactions. He or she can also remind you about how and when to take your medications.



Exercise for the Brain

BY MYLES MELLOR

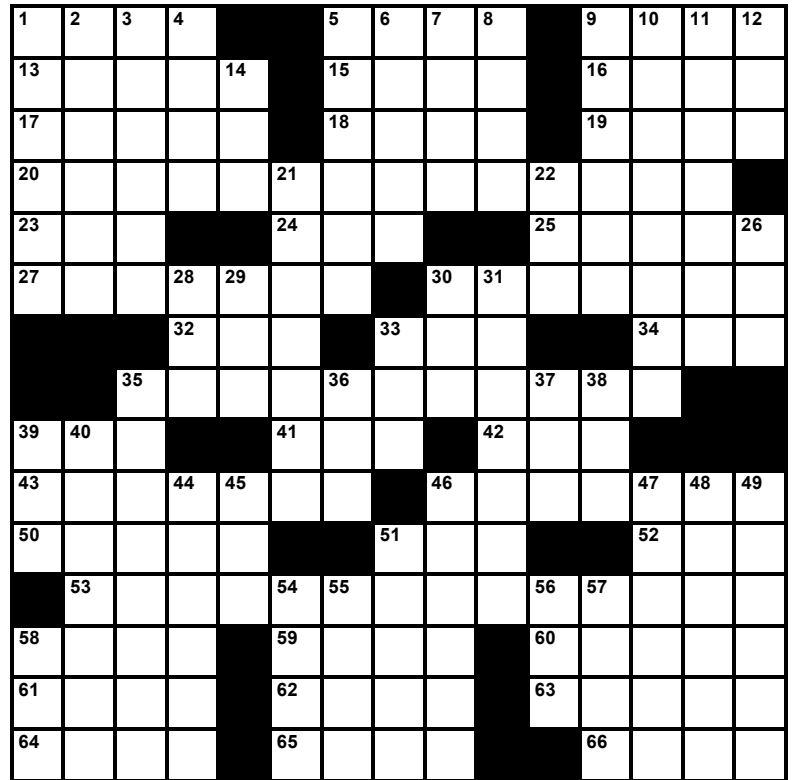
ACROSS

- 1. ___-aging cream
- 5. Barber's sound
- 9. Applies lightly
- 13. "The Canterbury Tales" pilgrim
- 15. Toast topping
- 16. Creative spark
- 17. Presidential middle name
- 18. Causes trouble
- 19. Rock that stands out
- 20. Exercise advice
- 23. Labor org, for short
- 24. Played first in bridge
- 25. Gossiper
- 27. Leaves used in soups and stews
- 30. In general
- 32. Jovial
- 33. Stew starter
- 34. Heavy-duty cleanser
- 35. High fiber fruits
- 39. Dig the garden
- 41. Lord of the Rings good guy
- 42. Likewise
- 43. Insult
- 46. Simpletons
- 50. Antibiotic target
- 51. Show your love
- 52. Have dinner
- 53. Don't leave that green vegetable behind!
- 58. First word of "The Raven"

- 59. Greek love god
- 60. Set apart
- 61. Puck catchers
- 62. Vitamin C filled fruit
- 63. Move
- 64. Before the present time
- 65. Ball girls?
- 66. Tunis rulers

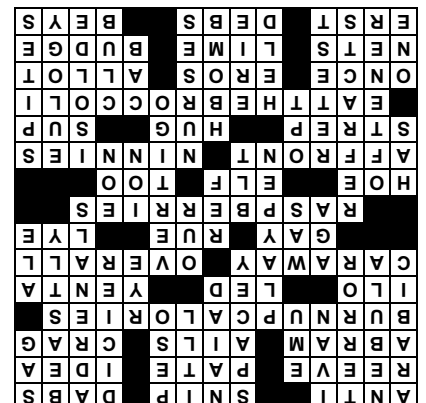
DOWN

- 1. Like our numerals
- 2. Astronomer's sighting
- 3. Dread
- 4. Tolstoy hero
- 5. "Seven" star
- 6. Certain nymph
- 7. Soon to occur expression
- 8. Baja bread
- 9. More risky
- 10. Glands
- 11. Brutal
- 12. Decline
- 14. Kiwi walk-alike
- 21. Baby arena
- 22. Loaf with seeds
- 26. Tavern order
- 28. Turkish title of rank
- 29. Functioned as
- 30. Lord's Prayer starter
- 31. Hitchcock thriller
- 33. Umpire
- 35. Bends a beam
- 36. Diner sandwich
- 37. Electrical charge



- 38. Billion years
- 39. Owns
- 40. More frequently
- 44. Second exam
- 45. Select
- 46. Cares for
- 47. Wagnerian heroine
- 48. Speech of praise
- 49. Hates
- 51. Cold War weapon
- 54. Grasped
- 55. Toledo's lake
- 56. Jamie Foxx's vehicle in "Collateral"
- 57. Part of a bridge hand, usually
- 58. Part of the Three Musketeers' motto

**DON'T PEEK!
ANSWERS**





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www.medicare.summacare.com

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SummaCare is the highest-ranked plan in Ohio for its Medicare products according to NCQA's Health Insurance Plan rankings for 2010-11 - Medicare. SummaCare is the only plan in Ohio recognized by the Health Industries Research Company as a health plan with the most effective disease management programs for asthma, heart failure and diabetes.



BERRY GOOD FOR YOU

These tasty treats pack a powerful nutritional punch.

Cherries, blueberries and strawberries are rich in antioxidants that fight cancer and heart disease.

All red and blue fruits and vegetables get their color from phytochemicals that reduce inflammation and protect against cancer, diabetes and heart disease. They also help cut levels of low-density lipoprotein cholesterol, inhibit tumor growth caused by certain cancers and improve wound healing.

Many berries have specific health benefits. Sour cherries reduce

exercise-induced pain. Blueberries battle abdominal fat, and cranberries block the development of urinary tract infections and tooth plaque.

All of these berries are readily available in your grocer's freezer, and they also make for great planting in your garden. Wild strawberries are easy-to-grow perennials that provide fruit from spring through fall. Blueberry bushes are extremely hardy and, unlike fruit trees, don't take up much space. Visit your local garden center for more growing tips.



Blackberry Cobbler

- 2½ cups fresh or frozen blackberries (thawed and drained)
- 1 cup sugar
- 1 cup white whole-wheat flour
- 2 teaspoons baking powder
- ½ teaspoon salt
- 1 cup soy or rice milk
- ½ cup margarine, melted

In medium bowl, stir together blackberries and sugar and let stand about 20 minutes or until fruit syrup forms. Heat oven to 375 F.

In large bowl, stir together flour, baking powder, salt and milk. Blend in margarine. Spread in ungreased 8-inch square pan. Spoon blackberry mixture over batter.

Bake 45 to 55 minutes. *Serves 8.*

NUTRITIONAL INFORMATION:

283 calories, 12 g fat, 0 mg cholesterol, 437 mg sodium, 44 g carbohydrates, 5 g dietary fiber, 4 g protein