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UA12/12 Your HealthStyle

WKU Wellness Center

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YOUR HEALTHSTYLE

Good Health in '93: It's All About Choices

Many of us have given up on New Year's resolutions, knowing that ten, twenty-five or forty years of making them hasn't helped us to shed that extra thirty pounds or exercise regularly.

Thinking and planning doesn't do it ... and dramatic turnarounds don't last. Better health comes not in quantum leaps but tiny increments, through numerous little choices you make every day. Bring an orange for snack ... stretch or walk for 10 minutes in place of a coffee break ... play sports instead of watching TV ... take three deep breaths instead of "exploding." At first, little choices may feel like a big deal, but a few good choices lead to others and soon, choosing "healthy" becomes a habit.

To boost you towards better health, this semester the Wellness Center will be offering classes in weight management, smoking cessation, women's health and fitness, financial planning, back care, strategies for simpler living, environmental spirituality and other subjects. Call 745-6531 for information or to preregister.

In 1993, help yourself to a heap of good health!

Nancy Givens, M.S.
Wellness Programs Director

WHEN YOU NEED A BETTER FOCUS

Can you hardly wait to get up each day, or would you just as soon sleep in? Well, there are lots of ways to rev up your interest in what the day has in store. Most involve finding fresh ways to look at everyday situations.

CONSIDER THESE SUGGESTIONS FOR "SPARKING" YOUR INTEREST.

- **Start asking why.** Too often adults take things for granted, so take a tip from kids who aren't afraid to ask why. Do you REALLY know how television works or what makes an airplane fly? Learning about such things will give you a sense of satisfaction and can also inspire a new hobby or uncover a hidden talent.
- **Consider the process as well as the result you want.** Don't get tricked into only focusing on results. After all, some of your most valuable efforts go toward on-going involvements such as relationships. Occasionally, allow yourself to get so absorbed in the process of learning, sharing and creating that you forget how things "should" turn out.



- **Look for new ways to handle old problems.** It's always been done this way is an excuse, not a way to improve. Learn to think like most kids do. They don't know the "right" way, so they do things the best way they know how. Sometimes their creativity leads to "genius."
- **Look outside yourself for ideas.** Being creative doesn't mean all the ideas have to come from you. Use what works and throw the rest away.
- **Shatter your routine occasionally.** Routine is a tool that can make you efficient, but it can also make your work or your attitude stale. Try collaborating on your next project at work. Learn to play a new game with friends. A break can force you into a different viewpoint.
- **Get moving.** Even a wrong move is better than no move at all because you can learn from it. And once you start moving, it's easier to stay motivated. ♡

MAKE SURE YOU'RE REALLY HUNGRY

Is there a difference between "hunger" and "appetite"? You bet there is, and confusing the two can add pounds you may not want.

Most healthy people get *physically* hungry about six hours after an adequate meal. Their stomachs are nearly empty, and their blood sugar may be low. But your appetite can be stimulated anytime by simply thinking about great food.

Answer the following questions. If you find yourself answering yes, you may be just feeding your "cravings" rather than your physical hunger.

- ▲ Are you heavier than you think is healthy?
- ▲ Do you ever "sneak" food?
- ▲ Do you ever fantasize about food?
- ▲ Do you go long periods without eating?
- ▲ Do you often feel you've eaten too much?

A Veggie a Day

Adding a green salad and a glass of fruit juice to your daily diet may significantly cut your risk of cancer. So say researchers at the National Cancer Institute. Their suggestion: eat at least five servings of fruit and vegetables a day. If you can eat up to nine servings, that's even better. The nutrients in fruit and vegetables seem to protect against cell damage that leads to cancer.



"It is not the quantity of the meat, but the cheerfulness of the guests, which makes the feast."

— Edward Hyde

IF YOU MUST WATCH WHAT YOU EAT

If you've ever felt you need help planning a healthy or special diet, maybe you should see a dietitian.

WHAT IS A DIETITIAN?

Dietitians are health professionals with expertise and training in nutrition. Registered dietitians must have a bachelor's degree and have passed a national exam. Also, some states require a special license.

HOW CAN ONE HELP YOU?

Dietitians can evaluate your specific health needs and help you set up a practical meal plan. If you have a chronic medical condition such as diabetes, dietitians can work with you and your doctor to adjust your eating habits. For patients with acute diseases such as cancer,



dietitians might do such things as find ways to reduce nausea or make foods more appetizing. If you're a "healthy" person just needing a better diet, a



dietitian can help you plan menus and teach you how to make the right food choices. Together, you can adjust your "plan" to meet your needs as you age.

HOW TO FIND A GOOD ONE?

If you want to see a dietitian, ask your doctor, hospital or local board of medical examiners for recommendations. Or look in the Yellow Pages under "dietitian," not "nutritionist." Nutritionists are interested in nutrition, but they aren't accredited.



HOW MUCH DOES IT COST?

On average, fees of licensed dietitians run from \$25 to \$75 an hour. Some insurance companies cover dietary services, so check with your company before making an appointment. When you make an appointment, ask about the fee, how many times you'll need to visit, how you can pay and how insurance reimbursements are handled. Many hospitals provide dietary guidance as part of the cost of your room while you're an inpatient, so make use of it if it's available.



The Humble Bean

eat isn't the only place to get your daily quota of protein. Beans are a great substitute.

They're high in protein yet have no cholesterol and little fat if they're not cooked with ham hock or pork. But beans (except soybeans) are incomplete

proteins. That means they don't have all the amino acids present in complete proteins. To add the missing amino acids, simply combine beans with whole grains, cereals or low-fat dairy products AT THE SAME MEAL. Check the chart below for an idea on how beans rate nutritionally.

TYPE OF BEAN	CALORIES	FAT	PROTEIN
Cooked beans (white, pinto, kidney, lima)	118	.5g	7-8 g
Cooked peas (black-eyed)	86	6	6.5
Garbanzo (canned)	205	2.7	11.5
Lentils (cooked)	79	0	6



ABCs of Calling an Ambulance

Although you'll have the urge to panic, stay calm. When calling for emergency help it's important to give the dispatcher information while the emergency personnel are on their way.

In addition to asking questions about the emergency, the dispatcher will verify the address (the "patient" may not be where you're calling from) and phone number (you may need to be called back). You'll be asked if the person is breathing, if the breathing is normal and whether or not the victim is conscious. The dispatcher will ask for the person's age and sex. There'll also be questions to help determine what's wrong so the ambulance crew can get prepared on their way there.

The dispatcher will tell you how to take care of the patient while you wait. And if you want, stay on the line as long as there's not another emergency.

Dial 9-1-1 (or 0 if your community doesn't have 9-1-1 service) and ask for an ambulance IMMEDIATELY for any of the following symptoms.

- ▲ Intense pain or pressure in the chest or upper abdomen (especially with numbness in the left arm)
- ▲ Coughing blood or vomiting it
- ▲ Difficulty breathing or sudden dizziness
- ▲ Sudden, unexplained changes in vision such as blind spots or double vision
- ▲ Heavy bleeding that doesn't stop after 10 minutes of constant, firm pressure directly on the wound
- ▲ Fainting with no known reason

For medical problems that don't seem immediately life-threatening (such as those listed below), first call your doctor or the emergency department.

- ▲ Severe or recurring vomiting
- ▲ Strange behavior, confusion or difficulty waking up
- ▲ A fever over 101 degrees F. in an infant (ask your doctor for more specific guidelines)
- ▲ Muscle weakness
- ▲ Sudden, severe pain anywhere in the body

Warm, Safe and Sound

Basking in the warm glow of a fire can be one of winter's best pleasures, but it takes a little preparation to ensure the experience is a safe one.

Start at the top. Hire a professional chimney sweep to check your chimney for cracks and weather deterioration and to remove nests and debris that may have collected in the flue over the summer. Also, a chimney sweep can install a cover over your chimney's top opening to keep out birds and other pests.

Most importantly, have the flue cleaned to remove *creosote* (a highly



flammable residue that collects on the walls of your chimney when you burn wood). It can clog your chimney cap and cause smoke to back up into your house.

TO SAFELY KEEP YOUR HOME FIRES BURNING

- 🔥 have a workable escape plan and hold regular fire drills to test the plan.
- 🔥 never let children use the fireplace alone or get too close to it when it's lit.
- 🔥 never leave your fire unattended.
- 🔥 when lighting a gas fireplace, use a

- special lighter or a long-handled match and have it lit before you turn on your gas.
- 🔥 put logs toward the back of the fireplace and don't build too big a fire.
- 🔥 install smoke/heat detectors and fire extinguishers and check them periodically to make sure they work.

Alternative: If you can do without the smell of real wood burning, you might consider using gas logs in the fireplace. That way, you'll never have to worry about creosote build-up.

Home Hazardous WASTE

You may not think of your home when you hear the words "hazardous waste," but the average American home generates 15 pounds of it each year.

Forgotten containers of paint, anti-freeze, dirty motor oil, household

cleaners and pesticides can be poisonous to children and animals. Old batteries and hobby chemicals can burn someone's skin. Plus, if you're not careful how you dispose of these things, they can end up in the water supply.

..... TO DISCARD HOUSEHOLD WASTE SAFELY

- Use as much as you can of your household cleaners. Rinse the containers with water, and flush the waste water down the drain with lots of water. Then discard them in your trash.
- Leave products in their original containers. Never combine or re-package them. Cap products tightly and store outside your

- house where it's dry and well-ventilated.
- Recycle used oil and old car batteries at auto centers.
- Let paint residue dry in cans before throwing them away.
- Never pour leftover chemicals on the ground.

"Stretch Out" that Stress

Working in an office setting all day can be hard on your body. When the stress builds up at home as well as work, your muscles can feel twice as tense. Keep yourself more relaxed by regularly practicing some stretching exercises. Here are a few examples of "de-tensing" exercises you can do right at your desk or work area:

EAR-TO-SHOULDER STRETCH.

Sit up straight in a chair. Keeping your body in alignment, move just your head so that one ear moves closer to the shoulder below it, and you feel the muscles in your neck stretch. Hold for five to 10 seconds, then repeat on the opposite side.



CHEST STRETCH.

Sit upright in a chair. Place your hands on your hips with your thumbs pointing to the back. Pull your



shoulders back, pinching your shoulder blades together as much as possible. Hold for 20 to 30 seconds. Repeat 3 to 5 times.



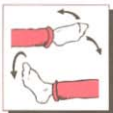
BEHIND-THE-BACK PULL.

While sitting, reach one arm behind your head and the other behind your lower back.

Reaching down with the upper hand and up with the other, try to clasp your hands behind your back. If your hands won't reach, use a handkerchief or a sock and grasp both ends. Hold the stretch, then repeat using opposite arms.

FOOT FLEX.

While sitting, extend one leg out in front of you. Point your foot downward (be careful not to curl your toes under), then pull your foot toward your shin. Hold each position for 20 to 30 seconds. Next, rotate your foot at the ankle going first one direction, then the other. Repeat on the opposite foot.



THE "WET TEST"

Feet don't come in "one size fits all," so it shouldn't be surprising that shoes don't either. Feet not only come in different sizes but have different arch structures as well. That's why it's important to know the structure of your feet when you're looking for comfortable athletic shoes.

Try this quick "wet test" to help you tell if you have a high, normal or low arch. Wet your foot, then stand on a piece of paper. The shape of the print shows what type arch you have.

For a quick lesson in "reading" your arch and buying comfortable shoes, read on.

FLAT ARCH — It'll leave a full, straight imprint. You should look for shoes with firm soles. Looking inside the shoe, make sure the surface where your foot rests is flat and that your heel will be very secure in the shoe. Also, there

should be plenty of support across your toes.

NORMAL ARCH

— The print will be slightly to moderately curved at the instep. Look for firm soles in the shoes. The surface where your foot rests should be slightly curved, and your heel should be moderately secure in the shoe.

HIGH ARCH — The footprint will show a pronounced curve at the instep. Look for shoes with soft soles. The surface where your foot rests should be curved, and your heel should have some give in the shoe.



Oh, My Baby Back!

The extra weight you carry when you're pregnant can do in your back. So try to protect it by concentrating on good posture and changing your position often before your back starts to ache.

Good posture means balancing your body weight around the center of gravity in your lower spine and pelvis. Your head should be erect, your shoulders back and relaxed, and you should try to maintain the normal curve in your lower back.

Stretching your lower back regularly will help you maintain a normal curve. Here's a simple stretch you can use if it's comfortable. Get down on all fours and arch your back upward like a cat. Hold for 20 to 30 seconds. Relax and repeat.



Keeping the Pressure Off

Is an regular exercise also be good for your eyes? Researchers say yes. They found that regular aerobic exercise can lower mildly increased pressure of the fluid in your eye by about 20 percent. That's important because this pressure, which is a symptom of glaucoma, can build up over time, leaving you partially or even completely blind.

While exercise may offer you some protection, everyone over 40 should be tested for glaucoma. It often starts without symptoms and is usually only detected by professional examinations.

1 More Reason

The evidence just keeps adding up in favor of low-intensity exercise for the average person. Here's more: Over the long haul, people who exercise at low to moderate levels are more apt to keep exercising than people who work out at high intensities. It may be that people who exercise at the higher levels push too hard, exhaust themselves and become discouraged or injured.



A Matter Of Timing

If the reasons NOT to use cocaine weren't compelling enough already, there's now more evidence about how it can affect developing babies when pregnant women use it. A Harvard Medical School researcher says cocaine affects the part of the baby's brain that controls daily rhythms such as hormone secretion, body temperature and sleep.

Normally, the baby's brain forms timing patterns similar to the mother's. But cocaine jumbles those patterns. It's unproven, but researchers suspect abnormal behavior in these babies after birth may be due to cocaine's affect on their inner clocks. ▼

FIVE CLASSES OF DRUGS

The U. S. Drug Enforcement Administration recognizes five classes of controlled dangerous drugs.

NARCOTICS. A type of painkiller either derived from opium or synthetically made. They produce a state of euphoria and are extremely addictive both physically and psychologically. Examples: heroin, codeine and paregoric.

DEPRESSANTS ("downers"). These slow down your central nervous system. Sedatives, tranquilizers and barbiturates are prescribed to combat insomnia, relieve anxiety and calm jittery nerves. Examples: alcohol and Valium.

STIMULANTS ("uppers"). These increase nerve activity in your brain. They're taken to relieve fatigue, increase alertness or depress appetite. Examples: cocaine, crack, caffeine, nicotine and amphetamines.

HALLUCINOGENS. These distort your perceptions and give you disoriented or enhanced sensory experiences of color, sound and motion. Examples: LSD, PCP ("angel dust") and mescaline.

CANNABIS (Marijuana). The most frequently used and abused illegal drug. Hashish and hashish oil are other forms of cannabis. ▼

ADDICTION: HOW MUCH DO YOU KNOW?

These days the term "addiction" is used to cover everything from over-shopping to drug abuse. Some call it a "disease," and others say it's caused by such factors as environment, so it's easy to get confused. The fact is, no one really knows yet why some people become addicts and others don't.

Take this true-false quiz to see how much you know about addiction.

Q Addicts usually say they start taking drugs again because they can't fight off their cravings.

FALSE. They usually talk about moods and situations that make them want to start up again.

Q Addicts have a specific personality type.

FALSE. The American Psychiatric Association's first diagnostic manual (published in 1952) classed drug and alcohol addiction as personality disturbances. Now they say addicts don't conform to a personality type.

Q Lots of people who are addicted to a drug also have another psychiatric disorder.

TRUE. The National Institute of Mental Health says 50 percent do.

Q Giving up other activities and interests is one of the main symptoms of drug abuse.

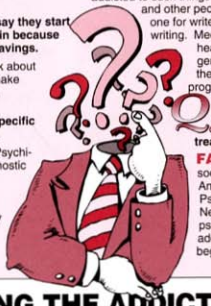
TRUE. Reasonably happy people are less likely to focus their lives on a harmful habit.

Q More than a hundred groups have been organized for people who think they have some specific addiction.

TRUE. These groups modeled on Alcoholics Anonymous support people addicted to such things as sex, food, work and other people. There's even one for writers addicted to not writing. Medical and mental health professionals generally support these 12-step programs.

Q Doctors can be certified to treat addiction.

FALSE. But they soon may be. The American Board of Psychiatry and Neurology will certify psychiatrists in addiction medicine beginning in 1993. ▼



RECOGNIZING THE ADDICTION

The American Psychiatric Association describes addiction in terms of nine symptoms divided into three different classes. A person must have at least three of the following

symptoms to be classed as an addict. If you suspect you or someone you love may be addicted to drugs,* talk with a mental health professional or your EAP counselor.

CLASS	PATTERNS OF USE:	IMPAIRMENT CAUSED BY THE HABIT:	TOLERANCE:
SYMPTOMS	Unsuccessfully trying to stop or cut down	Continuing to use the drug despite serious ill effects	Needing more for the same effect
	Spending a great deal of time obtaining and using the drug	Giving up other activities in order to use it	Withdrawal symptoms
	Recovering from the drug's effects	Neglecting responsibilities because of intoxication or withdrawal reactions	Using the drug because of withdrawal symptoms

*The symptoms could apply to another type of addiction also.

The Sandwich Generation

Are you in the middle — taking care of your children AND your parents? Tight schedules, emotional issues and financial strain can leave you stretched to the limit. And the stress from so much responsibility can damage your own health.



consume 25 to 30 hours a week for between two and 10 years. And you're twice as likely to be depressed as your peers who don't have the same responsibility. Pace yourself. Ask friends and relatives to give you an occasional break. Look into adult day

Use these suggestions to guard your physical and mental outlook.

▲ **Get information.** If your parents are ill, disabled or depressed, learn about their conditions so you can be realistic about what to expect. Make sure you know your kids' routines during and after school so they'll still feel you're involved in their lives.

▲ **Get help when you can.** Join a support group. You can even get help over the phone if you can't attend meetings. Find other parents who will take your kids to school or to sporting events when you need help. Delegate chores. Set house rules so everyone will know what to expect from you. Don't do for your kids or your parents what they can do for themselves. Ask your children and parents to help one another.

▲ **Take a break.** One expert estimated taking care of an aging parent can

be a "super" parent. Say no to some of your kids' requests when you're stretched too thin.

▲ **Don't forget your own health care.** Have regular checkups and take good care of yourself. Get as much sleep as possible and eat properly. While it may be easier to pick up fast food than to fix a healthy meal, your health may suffer in the long run.

▲ **Get help with emotional, financial and legal matters.** Let significant people at your children's school know your family is caring for an older relative. You'll feel better knowing someone understands what's happening in their lives. Also, talking to a social worker or your EAP counselor can reassure you that help is available. They may be able to recommend community assistance programs, help you sort out insurance claims or get a power of attorney written.

GO BACK!

Depression after a heart attack is pretty standard fare. But researchers may have uncovered a way many patients can get around it — by going back to work!

After studying the recovery of 145 heart attack patients — mostly middle-aged, white men with similar mental health histories — researchers found this: Emotional distress decreased for the half who decided to go back to work. In fact, only nine percent had symptoms of major depression a year later. Of the half who didn't return to work, however, 52 percent were still suffering from serious depression.

Other surprising findings: Even men who didn't like their jobs before their attack felt better after going back to work and resuming their normal lives.

"If one advances confidently in the direction of his dreams, and endeavors to live the life he has imagined, he will meet with success unexpected in common hours."

—Henry David Thoreau

Coaxing Friends to Health

When friends urge one another to resist self-pity, doubt and despair, even at the risk of losing the friendship, they give one another a reason to go on. That's one reason why a strong friendship can help fight disease and stress. Sometimes it's okay to "drag" a sick or depressed friend out shopping or to watch a favorite team play. Just don't ask an impossible task. Be sensitive to what your friend is physically able to do. Even if your friend doesn't want to go, you may offer just the motivation that couldn't come from anyone but you.

THERE'S HELP

These groups can give you information and support when you're taking care of your parents. Or ask your librarian to help you find a group such as the American Diabetes Association that addresses a specific disease.

ORGANIZATIONS:

National Council on the Aging
National Institute of Adult Day Care
Washington, D.C. 20024
202-479-6680

National Organization for Rare Disorders
New Fairfield, CT 06812
800-999-NORD

Alzheimer's Association
Chicago IL 60611-1676
800-272-3900
In Illinois: 800-572-6037

National Association for Home Care
Washington, D.C. 20002
202-547-7424

YOUR STRONGEST MUSCLE

Did you know...

♥ **your heart isn't one unified organ?** It's two separate pumps, each with two chambers.

♥ **the two pumps are similar, but the left one is stronger?** It has to pump blood at a higher pressure to the most distant parts of your body. The right side pumps blood nearby into the lungs, where it's replenished with oxygen.

♥ **your heart is no larger than a man's fist?** Yet it's your strongest muscle, working day in, day out to pump more than four quarts of blood to the body a minute.

♥ **your heart is packaged in a loose sack?** It's called the *pericardium*, and it keeps your heart from rubbing against your chest wall.

♥ **where the term "coronary" comes from?** Early anatomists came up with the term because the arteries seemed to sit on top of the heart like a crown.

♥ **heart murmurs may be loud or soft, harsh or blowing, or even whistling or honking?** They are the sounds created by blood flowing through or past structures of the heart under abnormal (and sometimes normal) conditions in the heart. ♡



MOM WAS RIGHT

Remember drinking hot toddies for the flu or eating chicken soup to relieve a cough and congestion? Well, researchers tell us they're both pretty good ideas. Not all home remedies are safe, of course, but many are doctor-tested. They can be a good solution to simple, non-serious problems.

When you need help, these remedies are worth a try.

CONGESTION, POSTNASAL DRIP OR STUFFY NOSE. Boil 1/2 teaspoon of salt in 8 ounces of warm water. After it cools, use a nasal sprayer (sterilize all parts before using) to flush your nose with the water. Unlike other "nose drop formulas" which can become addictive, you can use this as often as you wish. (You can also buy sterile saline in a nasal sprayer at drug stores or pharmacies.)

CONSTIPATION. Drink at least 8 glasses of water a day, eat lots of fiber and get some exercise. If you suspect your constipation is caused by stress, do what you can to relax.

FLATULENCE (gas). Lay off the milk products for a while or try smaller portions. Also, some high-fiber fruits and vegetables may increase gas. If you're deliberately adding fiber to your diet, do it gradually so your system can get used to it.

HICCUPS. Eat dry bread, gargle, hold your breath or swallow a teaspoonful of granulated sugar.

SORE THROAT. Gargle with salt water. Humidify your throat over a facial sauna. Suck on lozenges. In the winter, use a humidifier or put pans of water around the room to get moisture in the air. Get a new toothbrush so you won't keep exposing yourself to the same germs.

Note: Never let home remedies take the place of your doctor's advice. If you have persistent symptoms, see your doctor, and get medical help immediately for serious conditions. ♡



MEN INCLUDED

Men, next time you hear someone mention breast cancer, don't tune them out. They could be giving YOU vital information. As odd as it may seem, breast cancer isn't just a disease for women. The American Cancer Society estimates there will be 181,000 new cases of breast cancer reported in 1993, and 1,000 of those will be males. So it's also important for you to examine your breasts for lumps or changes.

The Quicker, the Better

Way too many people ignore the signs or symptoms of heart attack or wait for hours until they finally do get help. But when it comes to a heart attack, getting help QUICKLY is a must. Here are the main reasons why:

♥ Most deaths due to heart attack take place in that first hour, so waiting even a few minutes to get help can make a big difference.

♥ About 90 percent of heart attacks are caused by a clot in one of the

coronary arteries. It takes four to six hours for the heart muscle to start to die from the blockage caused by the clot. If you seek prompt medical help, doctors may be able to keep your heart from becoming permanently damaged and even REVERSE some damage.

♥ Even if you don't die during your heart attack, there's a likelihood that you can die in the first 24 hours following an attack as a result of damage to your heart. Blood clot-dissolving drugs can reduce this risk. ♡



Ask Questions

FREE!

Health hotline numbers can be a great resource about disease prevention and for help getting more information about medical conditions. Also, most of their written information is free for the asking.

American Heart Association
800-242-8721

American Diabetes Association
Diabetes Information Service
Center
800-ADA-DISC

Diabetes Research Institute
Foundation
800-321-3437

Multiple Sclerosis Association of
America
800-833-4MSA

Arthritis Foundation
800-283-7800

The American Suicide Foundation
(for survivors of suicides)
800-531-4477

National Down Syndrome Society
(English and Spanish)
800-221-4602

American Cancer Society
800-ACS-2345

Act Like a Con\$umer

Lots of people are shocked when their medical bills come in, and their insurance coverage falls short. The time to investigate your coverage is BEFORE you use it.

CONSIDER THESE TIPS AS YOU REVIEW YOUR POLICY.

▲ **Be sure you understand what "usual, customary and reasonable" means.** Most policies pay according to their OWN schedule of "usual, customary and reasonable" charges for each procedure. Their idea of reasonable and yours may be two different things. If you're scheduling non-emergency treatment, call ahead to find out what your policy will pay. Discuss with your doctor any differences between the charge and the coverage before the treatment, and you may be able to get the charge adjusted.

▲ **Take a look at your deductible.** If you don't have very many medical expenses each year, you may want to get a lower premium and with a higher deductible. If you save the difference in premiums, that may more than cover the higher deductible if you have to pay it.

▲ **Ask your benefits representative if your company has a**

flexible spending account. A flexible spending account lets you deposit an amount you specify to be used for medical purposes. You can save money if you expect to have medical expenses because the amount is not taxed. (Ask your tax advisor if this is a good deal for you.) However, don't make a deposit unless you're sure you'll have the medical expenses. If you don't use it during the plan year, you lose it.

▲ **Some plans, particularly health maintenance organizations, may offer eye exams, orthodontic treatments, medical discounts or other special coverage as part of your premium.** Save money by taking advantage of these.

▲ **Some special plans, such as dental coverage, can be more expensive than the benefit you get from them.** If the yearly premium for the coverage approaches or is more than you'd normally pay for such services, you probably don't need the coverage.

▲ **If you're happy with the coverage you have, be careful about changing plans.**

Coverage for a recent health problem may be excluded from a new plan as a "pre-existing condition".

▲ **If you have problems getting your claims paid, keep a file showing what the problem is.** Contact your state's insurance commissioner and ask for help.



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