

your health

Northern New England Edition | Spring 2012

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your health

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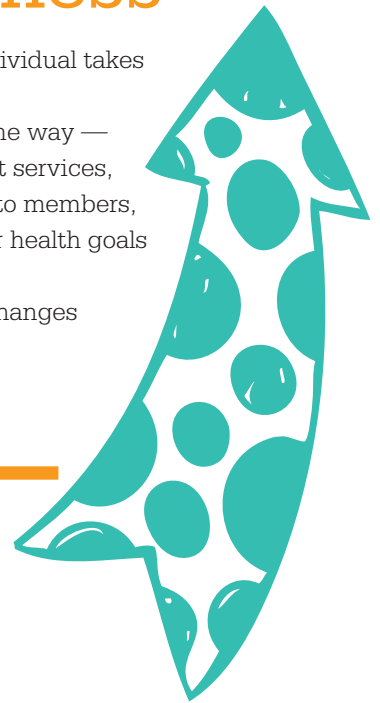
Your way to wellness

Finding wellness is a personal journey. Every individual takes his or her own path.

At Harvard Pilgrim, we're here to help ease the way — whatever path you choose. Besides the many support services, outreach programs and member discounts available to members, our wide array of online tools can help you reach your health goals in every life stage and in any condition.

Read on for more details on how to make healthy changes and save money while doing so.

www.harvardpilgrim.org/members



DOESN'T EVERYONE DESERVE A PERSONAL HEALTH COACH?

Get ready, get your coach

Here's another reason to go online with Harvard Pilgrim: your own health coach! Harvard Pilgrim personal health coaches are nurses with additional certification as health and wellness coaches. Your coach will help you develop realistic goals and motivate you to achieve them.

And it's free. Here's how you can get your personal health coach: Sign on to

HPHConnect, Harvard Pilgrim's secure online tool. When you complete the confidential health questionnaire, you'll have the chance to request a coach.

Get started now, and together you can make tracks in the areas of health most important to you.



Giving back: Harvard Pilgrim in the community

In 2011, the Harvard Pilgrim Foundation awarded more than \$1.3 million in grants to almost 1,000 nonprofit organizations throughout Massachusetts, New Hampshire and Maine. A record-breaking 98 percent of the company's 1,100 employees participated in some form of service or giving; volunteered 4,007 hours; awarded \$558,350 in mini-grants to more than 700 local communities; and raised more than \$121,000 during the Employee Fund Raising Campaign.

■ LEARN MORE AT www.harvardpilgrim.org/foundation.

Federal health care reform update

MORE WOMEN'S PREVENTIVE SERVICES TO BE COVERED IN AUGUST

As part of federal health care reform, several women's preventive services benefits will be covered without cost-sharing for in-network services effective August 1, 2012. These benefits include:

- Well-woman visits
- Screening for gestational diabetes
- HPV (human papillomavirus) testing
- Counseling for sexually transmitted infections
- Counseling and screening for HIV
- Contraceptive methods and counseling
- Breast-feeding support, supplies and counseling
- Screening and counseling for interpersonal and domestic violence

"Grandfathered" health plans are not required to implement these provisions. (Check with your employer to see if your plan is grandfathered.) Please note that some employers do not offer prescription drug coverage through Harvard Pilgrim. In addition, special rules may apply for certain religious organizations.

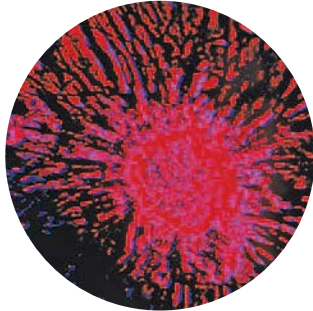
Coming in July: Look for more details on this and other federal health care reform changes in our upcoming Summer edition of *Your Health!*

Top five health threats

Some of the biggest threats to our health often result from things we have some control over: the choices we make each day throughout our lives.

Age, ethnicity and family history are of course significant factors in disease. But as science progresses, we're learning just how much we can do to live longer and better.

So let's take a look at the top health threats. (We say "threats" because not all are diseases.)



The list differs between the sexes somewhat. And these health threats may be ranked differently year to year and according to the statistical source. But they are all major causes of poor health, lower quality of life and death for Americans. So read on, and take heart knowing there is much we can do to prevent them.

1 Heart disease

The leading health threat for both men and women, heart disease actually refers to several types of heart conditions. The most common one in the U.S. is coronary artery disease, which can trigger an irregular heartbeat, severe chest pain, heart attack or heart failure. Fortunately, most of the major risk factors for heart disease are preventable or controllable.

2 Cancer

Lung cancer, skin cancer and colorectal cancer are among the most common cancers in both men and women. Add to that prostate cancer for men and breast cancer for women.

3 Stroke (Women)

You can't control some stroke risk factors, such as family history, age and race. But you can greatly reduce your risk by controlling the factors you can: smoking, alcohol use, diet and managing chronic conditions.

Accidents (Men)

These are mostly motor vehicle crashes. Exercise and healthy eating aren't going to help much on this one. So wear your seat belt. Obey speed limits. Don't drive under the influence of alcohol or other substances. If you're tired, pull over and rest.

4 Chronic lower respiratory diseases

Bronchitis and emphysema are among the most common of these diseases. In addition to the overall disease-fighting advice that follows, you can help protect your respiratory health by:

- Avoiding pollutants and chemicals to the extent you can (e.g., housecleaning solutions, smog, auto exhaust and direct and secondhand smoking).
- Washing your hands and getting an annual flu vaccine. Ask your doctor if a pneumonia vaccine makes sense for you as well.

5 Alzheimer's disease (Women)

In addition to the tips that follow, staying socially active, continually learning new things and flexing your brain muscles can keep your mind and memory more fit.

Stroke (Men)

See #3. Stroke is not only a top killer of Americans. It's the leading cause of serious, long-term disability in the U.S.

**Based on statistics from the Centers for Disease Control and Prevention (CDC), the American Heart Association, the American Cancer Society and other leading organizations.*

So, what can we do about it? >>

... and what we can do about it

The great news is that there IS so much we can do to prevent disease and live well. Take charge now by following these good health tips. Easy to say, right? Check out the “REAL HELP” resources under each tip. Now you have the support you need to make real changes.



Don't smoke.

If you smoke or use tobacco, there are many resources available to help you quit. Talk with your doctor and make use of the many supports offered by Harvard Pilgrim and your community. (Remember that secondhand smoke is also a threat.)

REAL HELP: Harvard Pilgrim members can save 18 percent on QuitSmart®, one of the most effective self-help programs to help smokers quit. You can also get free telephone counseling at **1-800-QUIT-NOW**.



Eat a healthy diet.

Choose vegetables, fruits, whole grains, high-fiber foods and lean sources of protein, such as fish. Limit foods high in saturated fat and sodium. Variety helps ensure you get a wide range of nutrients and keeps it interesting!

REAL HELP: Find healthy eating how-tos, discounts on nutrition and diet programs (such as Weight Watchers® and DASH), plus a full plate of healthy tools at **www.harvardpilgrim.org/wellness**.



Manage chronic conditions.

If you have high cholesterol or high blood pressure, follow your doctor's treatment recommendations. If you have diabetes, keep your blood sugar under control.

REAL HELP: At **www.harvardpilgrim.org/wellness**, you can get the support you need to take control of conditions like asthma, heart disease, high blood pressure, arthritis and cancer. Tools, useful resources and care management programs are all there to support members coping with chronic conditions.

Healthy Support

www.harvardpilgrim.org/wellness

For more ways to live well, visit us online.



Get enough physical and mental activity.

Don't feel that you have to follow the pack or the latest fitness craze. Instead, follow your passion. Love just walking in the woods with your dog? Dancing? Sticking with physical activities and sports that you truly enjoy is the best way to stay active for a lifetime.

REAL HELP: Harvard Pilgrim members save not only on a variety of local fitness clubs, but also on programs such as the Appalachian Mountain Club and My Vigorous Mind, award-winning brain wellness software.



Maintain a healthy weight.

Carrying too much weight is a problem that goes well beyond comfort and appearance concerns. People who are overweight or obese are more likely to have heart disease, strokes, diabetes, cancer and depression.

REAL HELP: In addition to the discounts you get as a Harvard Pilgrim member on nutrition and diet programs, you'll find weight-management support tools online. Features include an interactive menu planner, "My Pyramid Plan," BMI calculator and more.



Limit alcohol.

Too much alcohol can raise your blood pressure. If you choose to drink alcohol, do so only in moderation. For most women, this means no more than one drink a day. For most men, it means two or fewer.

REAL HELP: Think you might have a problem? Learn more about how much is too much on the "Health Topics A-Z" section of our Web site. You can also find out about resources, support, treatment and recovery.



Manage stress.

Feeling constantly under stress can make it harder to practice healthy habits. Take steps to reduce it and deal with it healthfully.

REAL HELP: "Mindfulness" is a practice you can learn to help your body respond better to stress. It even helps the body cope with certain physical challenges, such as back pain or headaches. Learn how to live mindfully at www.harvardpilgrim.org/mindfulness. You can also download free MP3s about mindfulness here.



Keep up with your routine care.

Seeing your doctor routinely helps keep you healthier and one step ahead of potential problems. Preventive care visits are a great opportunity to bring up any concerns, such as sleep problems, nutrition, stress and lifestyle choices.

REAL HELP: Learn more about health screenings, heart attack and stroke risk factors, managing chronic conditions and other health topics on the Wellness section of our Web site. Be sure to download our "Better Health Checklist," too, so you can be fully prepared for your next doctor visit.

Of course, disease is far more complicated than a list. But we often forget that small lifestyle changes make a big healthy difference!

More Savings
www.harvardpilgrim.org/savings

Pesticides in your produce: what you should know

Pesticides (pest killers) are designed to kill certain organisms. So it's not surprising that they can be extremely toxic to our health. Numerous studies have linked pesticides to certain health concerns, among them cancer, nervous system disorders and attention deficit issues. The dangers are greatest for pregnant women and their developing babies, and children.

That's why the Environmental Working Group (EWG) conducts extensive research on pesticides. The "EWG Shoppers Guide" (page 9) helps consumers easily find what foods have the most and least pesticides. When you know what fruits and vegetables are most contaminated, you can make smart decisions about what to avoid or to buy organic.

With pesticides still being widely used, we're bound to take some into our bodies one way or another, even if we are careful. Still, health experts agree that a diet rich in fruits and vegetables outweighs the risks pesticides pose to our health. Now you can shop smarter to avoid pesticides as much as possible.

Your guide to pesticides

Most of us can't afford to buy everything organic. If you want to avoid pesticides as much as you can, the clip-out chart on the next page indicates where your dollar is best spent.

Healthy to know

Choosing five servings of fruits and vegetables a day from the "Clean 15" list instead of the "Dirty Dozen" list can lower your pesticide intake (from produce) by 92 percent, according to EWG's calculations.

More about EWG

Based in Washington, D.C., EWG is a nonprofit research organization that seeks to protect human health and the environment with information. You can learn more about their work and the foods we eat at www.foodnews.org.

*Source: Environmental Working Group:
www.ewg.org*

Get the app!

You can also download the PDF or get the free app for your smartphone! Visit www.foodnews.org for details.



WHAT DOES "ORGANIC" REALLY MEAN?

Food that has been labeled "organic" has been grown or raised without chemical fertilizers, pest killers (pesticides), weed killers or drugs.

This means that the growers use only:

- Natural pest killers, such as plant oils, soap, fungus-eating bacteria or bugs that eat other bugs
- Natural fertilizers, such as manure or compost
- Organic food to feed their animals

And they don't use:

- Antibiotics or growth hormones
- Irradiation (X-rays to kill pests, change the way plants grow or keep produce from spoiling as fast)

Some countries, including the U.S., have rules that govern when a farmer or rancher may use the "organic" label. Before a grower can use that label, a government inspector goes to the farm to make sure that the rules are being followed.

Also, don't assume that food labeled "natural," "sustainable," "hormone-free" or "free-range" is organic. The U.S. does not regulate the use of those labels, so anyone can use them.

■ MORE INFO AT
www.harvardpilgrim.org
 (search: "organic food")

Clean 15™

lowest in pesticides

- | | |
|--------------------|------------|
| 1. Onion | ■ imported |
| 2. Corn | ■ domestic |
| 3. Pineapples | |
| 4. Avocado | |
| 5. Asparagus | |
| 6. Sweet Peas | |
| 7. Mangoes | |
| 8. Eggplant | |
| 9. Cantaloupe | ■ |
| 10. Kiwi | |
| 11. Cabbage | |
| 12. Watermelon | |
| 13. Sweet Potatoes | |
| 14. Grapefruit | |
| 15. Mushrooms | |

Dirty Dozen™

buy these organic

- | | |
|-------------------------|---|
| 1. Apples | |
| 2. Celery | |
| 3. Strawberries | |
| 4. Peaches | |
| 5. Spinach | |
| 6. Nectarines | ■ |
| 7. Grapes | ■ |
| 8. Sweet Bell Peppers | |
| 9. Potatoes | |
| 10. Blueberries | ■ |
| 11. Lettuce | |
| 12. Kale/Collard Greens | |

Snap this tag with your smartphone to learn more about organic foods!
 Get the free mobile app at
<http://gettag.mobi>.



Cut out and hang on fridge or fold in wallet for grocery store reference.



Depression and diabetes

When you've got diabetes, it's understandable to feel stressed out or even be depressed at times. In fact, depression occurs more in people with diabetes than in the general population, according to the American Diabetes Association.

Across all age groups, ethnicities and income levels, depression is more common than many people realize. More than 20 million people in the United States suffer from depression.

Depression responds well to treatment. But if not treated, it can be a serious danger to your health.

How does depression feel?

Occasional feelings of sadness are part of life, of course. But if you feel sad for more than a few days, have lost interest in activities that you usually enjoy and feel tired or hopeless, you may be dealing with depression.

If you live with diabetes, depression can make it harder to cope with its challenges. It can cause more physical discomfort. Sticking to your diabetes management plan can seem more difficult. For example, things like managing blood glucose levels, taking medications as prescribed and following healthy lifestyle habits can seem overwhelming when you're depressed.

What to watch for

Symptoms associated with depression vary from person to person. They also may be difficult to recognize at first. The two most common symptoms of depression are:

- Feeling hopeless or sad nearly every day for at least two weeks
- Losing interest in or not enjoying usual daily activities nearly every day for at least two weeks

Other symptoms include:

- Changes in appetite; weight loss or gain
- Changes in sleep patterns
- Difficulty making decisions
- Trouble focusing and concentrating
- Feeling very slow or lazy
- Feeling very anxious or agitated
- Feeling isolated from the world
- Crying for no reason
- Thoughts of suicide

What to do

If you think you may be depressed, speak with your doctor right away. There are many ways to treat depression. A combination of individual therapy and medication is a common and effective treatment for depression. Lifestyle changes, such as getting more exercise, can also make a big difference.

Knowing the symptoms can put treatment to work for you or a loved one sooner. And when you feel better, it's easier to take better control of your diabetes and your health.

■ **FEELING BLUE? Mindfulness meditation may help.**
www.harvardpilgrim.org/mindfulness gives you step-by-step instructions and free MP3s to get you started.

Have more questions?

Read more about depression, diabetes and other conditions online in our Health Topics A-Z. Visit **www.harvardpilgrim.org/wellness**.

**Need a referral?
Call our Behavioral
Health Access Center*
at 888-777-4742 for
confidential referrals to a
behavioral health provider.**

**Please note that some
employers do not offer
behavioral health coverage
through Harvard Pilgrim.*

Know the



facts about these sexually transmitted diseases

Chlamydia

Chlamydia is one of the most common sexually transmitted diseases (STDs) in the United States. It's caused by bacteria called *Chlamydia trachomatis*, which can move from one person to another through sexual contact.

Chlamydia occurs most often in women under age 25. Yet many people can have chlamydia and not know it because it usually has no symptoms. If left untreated, chlamydia can lead to more serious health problems, including:

- Difficulty getting pregnant
- Mothers passing along chlamydia to the baby during delivery
- An increased risk of being infected with HIV (human immunodeficiency virus) if you are exposed

The good news is that chlamydia is easy to detect and one of the most treatable STDs. Women under age 25 who are sexually active should be tested for chlamydia once a year. The test is quick and simple, and can be done with a urine test or during a pelvic (internal) exam, such as a Pap test.

Treatment options

If someone is exposed to chlamydia or tests positive for it, the doctor will prescribe antibiotics, which should clear up the infection in seven to 10 days. It's important for anyone diagnosed with chlamydia to inform sexual partners so they can be tested and treated, if needed.

More information at

www.harvardpilgrim.org/wellness

Human papillomavirus (HPV)

Human papillomavirus (HPV) is also very common and is spread through sexual contact. At least half of all sexually active people will get HPV at some point in their lives. Usually, HPV is temporary and goes away on its own. However, in some cases, it can lead to cervical cancer. The good news is that the HPV vaccine prevents most kinds of cervical cancer and can prevent genital warts.

When to get the vaccine

The HPV vaccine consists of three doses, given over a six-month time period. The vaccine is most effective when a person gets all three doses before they are sexually active. That is why the vaccine is recommended for preteen boys and girls between ages 11 and 12. Preteens and teens should get all three doses of the vaccine long before their first sexual contact so they have time to develop protection from the vaccine. This is also the age when they will have the best immune response from the vaccine.

What if you missed that window?

If you or your child did not get the vaccine at the recommended time, the vaccine is approved for young men and women up to age 26. It's also important to know that the vaccine does not protect against all cervical cancers, so women should continue to get regular Pap tests.

The only way to prevent HPV and chlamydia entirely is by not engaging in sexual activity. Having fewer sexual partners and avoiding sex with people who have had many other sexual partners lowers your chance of contracting HPV. Condoms and other barriers can reduce your risk for infection, but these do not work all the time.

Good oral health goes a long way

Oral health — taking good care of your teeth and gums — not only helps keep your mouth healthy. Growing medical evidence shows a connection between oral health and your overall health.

In fact, there is a strong link between oral health problems and other conditions like heart disease and diabetes. How, you ask?

The role of bacteria

Like the rest of your body, your mouth has plenty of bacteria — most of it “good.” Careful daily brushing and flossing help to keep the good bacteria in balance and any bad bacteria under control.

When harmful bacteria get out of control, it may lead to oral health problems. These include tooth decay or periodontal disease (disease of the gums and bone that support the teeth). And if these conditions aren’t treated, even more serious problems can arise.

Certain medications can affect the balance of bacteria in your mouth, too. For example, some medicines lower saliva production. Less saliva can throw off the normal balance of bacteria in your mouth. Drinking too much alcohol and smoking can also cause dry mouth (not to mention so many other health problems.) Some dental procedures can release harmful bacteria into the bloodstream.

The link to other conditions

When harmful bacteria are released into the bloodstream, it can cause problems elsewhere. Research shows a strong connection to heart disease, stroke and diabetes in particular.

What to do

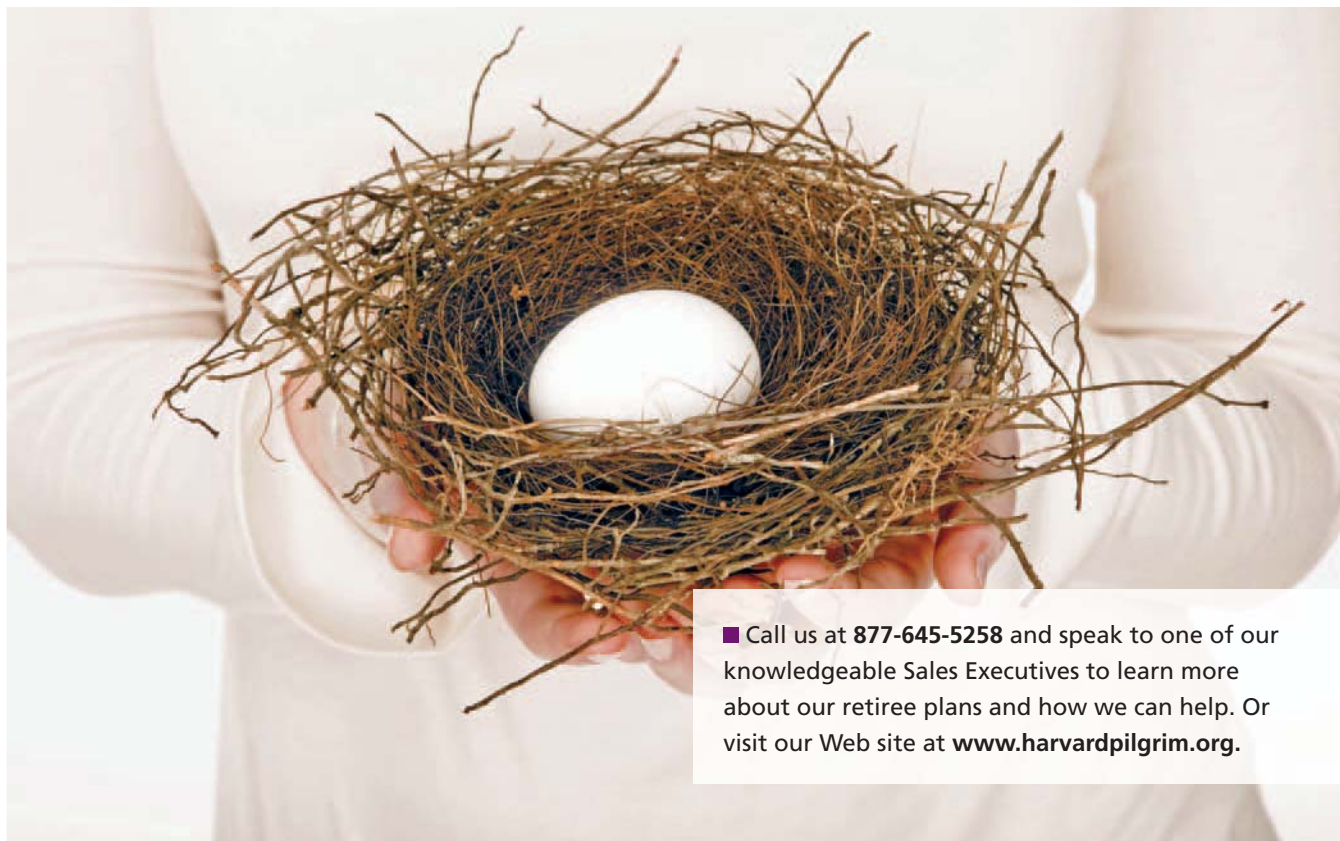
The good news is that gum disease is preventable. And if you have gum disease, it can be treated.

Healthy oral habits, better overall health

- Brush your teeth at least twice a day.
- Floss daily.
- Replace your toothbrush every three to four months.
- Visit your dentist for an exam and a cleaning twice a year, or as often as your dentist recommends.
- Eat a healthy diet and limit between-meal snacks.
- If you have a heart problem, diabetes or another chronic condition, be sure that your dentist knows.
- Carefully follow the instructions of your doctor and dentist when they prescribe special medications, such as antibiotics.

Warning signs of potential gum disease include:

- Red, swollen or tender gums
- Bleeding while brushing or flossing
- Loose gums or separating teeth
- Bad breath that doesn’t go away



■ Call us at **877-645-5258** and speak to one of our knowledgeable Sales Executives to learn more about our retiree plans and how we can help. Or visit our Web site at **www.harvardpilgrim.org**.

Planning for retirement?

Celebrating 65SM

Retirement planning presents so many important decisions to make. With so many choices, the information can be overwhelming and difficult to understand.

That's why Harvard Pilgrim created Celebrating 65SM, an educational program to help you plan for your health care needs. Celebrating 65SM can help guide you through the maze of Social Security, Medicare and retirement health plan options so you can plan the future that works best for your needs.

Ready to retire now?

Harvard Pilgrim's Medicare Supplement plan is designed for Medicare beneficiaries who don't have retiree health insurance from a past employer. Our plan helps fill in the gaps that Medicare doesn't cover.

Members will have the excellent value and service they've come to expect from Harvard Pilgrim, as well as:

More choice

- The freedom to go to any Medicare-participating physician or hospital in the country
- Four easy-to-understand plan options

Simplified access

- No need to choose a primary care physician
- Referrals or prior authorizations (approval before a treatment) are not needed, either

Of course, Harvard Pilgrim members also enjoy healthy discounts on a wide number of health-related products and services, such as eyewear, hearing aids, nutrition and weight-loss support — plus a fitness program offering up to \$150 yearly reimbursement. Learn more at **www.harvardpilgrim.org/savings**.

your health

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Harvard Pilgrim's Finish at the 50
5K & 10K at Patriot Place
Tuesday, July 3rd, 2012
Foxborough, Massachusetts

Let freedom run (or walk, if you prefer)

Celebrate Independence Day a little early this year at our third annual Patriot Place road race on Tuesday, July 3. As in years past, the event features an all-day outdoor Fitness Expo starting at 10:00 a.m. with music, food and special giveaways from participating retailers and restaurants.

Inside Gillette Stadium, the Kids' Fun Run begins at 3:00 p.m. The new 5K course is a traffic-free 3.1-mile course inside Gillette Stadium. The 10K is a 6.2-mile course through some of Foxborough's most scenic tree-lined roads. Both the 5K and 10K begin promptly at 6:00 p.m.

Whether you choose to walk or run, you'll finish big! As you complete the race, you'll pass through the huge inflated football helmet and onto the big 50-yard line finish. It's all captured on a giant 48-foot-wide HDTV screen! (Oh, and did we mention the fireworks later in the evening?)

Be sure to sign up early, as places will be limited and we expect this race to close out.



Get the free mobile app at
<http://gettag.mobi>

■ Get full details and register at
www.harvardpilgrimfinishatthe50.com
or snap the code above with your smartphone.

