

your health

Fall 2012



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your health

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Boston Museum of Science: A new vision of biodiversity

"Biodiversity" is the term we often use to refer to the wide variety of organisms — or life — in the world, including human beings. Biodiversity is essential for survival since every living thing has a relationship with other living things and we rely on each other for food and resources.

In September, the Boston Museum of Science hosted an open forum focused on challenges of biodiversity, one of many gatherings taking place worldwide. The discussion was in preparation for the United Nations Convention on Biodiversity in India in October.

This and many other special events and exhibits are sponsored by Harvard Pilgrim, a Premier Partner with the Museum of Science, to promote health programming.

The Museum offers even more ways to learn about biodiversity this fall using an array of fun resources and interactive tools. For example, you can take an online biodiversity-themed tour of the Museum's exhibit halls. Or discover biodiversity in unexpected places, like a park or your own neighborhood.

Want to learn more?

We're sponsoring another special biodiversity day on Sunday, November 18, at the Museum. Here you can meet the scientists and policymakers working on biodiversity issues and better understand the connections between biodiversity and health.

Get the details at
www.mos.org/forum.



Museum of Science®





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Such honors are especially gratifying to us, because we're all about helping our members and their families live healthy lives. When you have questions or need support, we're here to answer your call.

Count us in.



* NCQA's Private Health Insurance Plan Rankings, 2011-13, HMO/POS. NCQA's Health Insurance Plan Rankings 2010-11 – Private. *U.S. News/NCQA America's Best Health Insurance Plans 2005-2009* (annual). America's Best Health Insurance Plans is a trademark of *U.S. News & World Report*. NCQA The State of Health Care Quality 2004. Harvard Pilgrim Health Care of New England, Harvard Pilgrim's New Hampshire affiliate, is the top-ranked plan in New Hampshire and the seventh highest-ranked private health plan in America.

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FEED YOUR HEAD

Protecting our aging brains with diet

Grace Slick said it and she had it right. Neuroscientists now believe we can significantly boost our chances of maintaining a healthy brain well into old age.

Just ask Gary Wenk, professor of psychology, neuroscience and medical genetics at The Ohio State University. Dr. Wenk wrote the book, *Your Brain on Food*, and is at the forefront of growing evidence showing that dementia can be deterred or even prevented by eating the right foods and living well.

Like drugs, food is made up of chemicals. As with medicine, everything we eat has an effect — good or bad — on the brain as well as the body. Certain foods can minimize damage to neurons and preserve a healthy mind as you age.

Better biology

Now, we could go into a long explanation of the chemicals and elements at work here, the sort of lecture that put you to sleep in high school biology class.

But all you really need to know is that some of the molecules left behind after we metabolize what we eat — and even just breathe — can be harmful. You may have even heard of them, “free radicals.” (You may even wonder who let them loose.)

It doesn't matter. If we take care of our bodies, they can usually do a good job of protecting our cells from these invaders.

Still, aging and simple daily living can weaken our natural defenses against free radicals. So our cells (including neurons) may become more vulnerable as we get older.

Now, about neurons. These are the nerve cells that receive and send electrical signals all over your body. Brain neurons signal the muscle neurons (or motor neurons) when you want to reach the box of cereal on the top shelf.

Enter the antioxidant

More biology, but this is the good part. Antioxidants are molecules found in colorful fruits and vegetables. In plant cells, antioxidants are processed as protective shields against bacteria, viruses and other environmental stresses. In humans, these amazing molecules can help slow the aging process. They protect cells from the general wear and tear of simply living.

Blueberries, broccoli, grapes, prunes, strawberries, spinach, artichokes, apples — all contain large amounts of antioxidants, as do herbs and spices like rosemary, turmeric, thyme, chili peppers and oregano.

Antioxidant-rich foods are a great defense against dementia. But you'll need variety. Each has unique powers in their war against cell damage.

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Check out the “Older & Wiser” section on our Web site for more

tips for a healthy brain. Visit www.harvardpilgrim.org/healthandwellness.





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Wenk's world: Brain-saving advice from the expert

Eating right and living well to prevent disease has a lot of science involved. For most of us, better health is more about keeping things simple, not getting all scientific. So consider these suggestions from Dr. Wenk to help keep your brain healthy:

- Dr. Wenk suggests eating most of your daily food intake early in the day.
- Eat only one big meal a day, preferably a varied breakfast.
- An array of nutrients delivered in different forms is digested slowly and can give lasting energy.
- Look for more color in your life and on your plate. Try new vegetables and fruits — the more vibrant the better.
- Graze every hour or half-hour or as needed on fruit or nuts. (Fiber and well-chosen fats are metabolized slowly and provide energy longer.)
- For lunch, think low-fat and colorful; a chicken breast salad or fish with steamed vegetables. The

afternoon should hold more nibbles followed by a small dinner.

- Dinner is a good opportunity to catch up on any nutrients you may be missing. Foods with omega-3 fats, for example (such as salmon, kiwi or walnuts), help keep neurons strong. But keep it light; ideally you want to eat enough to see you through the night but not be too full.

Caffeine: Who knew?

The reason so many crave their morning joe is understandable: Caffeine helps release the brain chemicals that help us to pay attention and learn. Coffee and tea also contain antioxidant and anti-inflammatory compounds known as flavonoids. So drink as much coffee as you like, as long as your doctor says it's OK.

Lighten your load

Since metabolism slows with age, it's also wise to reduce your calorie intake as you get older. For example, if you are 62 years old, your calorie intake should be one-third the amount it was in your 20s, says Dr. Wenk. (Create a personalized food plan that's right for your age, gender, height, weight and other health factors. See Additional Resources.) In fact, keeping off excess weight and staying physically active are two of the most important steps you

can take in saving your brain. Try to fit in what you can and what makes sense for your body and fitness level. Dr. Wenk recommends getting two hours a week of aerobic exercise but notes that as little as three 20-minute walks a week can be beneficial to your brain.

Healthy in moderation: Alcohol and chocolate

Scientists also have evidence that alcohol can help protect against Alzheimer's disease. The same chemicals that help protect the heart also benefit our brains. Red wine also contains resveratrol, an effective antioxidant in slowing the aging process. In beer, the golden-colored hops also have antioxidant properties.

But more is not better — drinking excessively is a fast-track to many other health problems.

As for chocolate, "There's no better compound in nature in terms of flavonoids," says Dr. Wenk. Dark chocolate is best, due to its high cocoa content.

Absolutely not

If you're looking for the good news on potato chips, fried foods, sugary drinks and processed meats like hot dogs — you won't find it here. These foods, if eaten too often, not only increase the risk of dementia, but type 2 diabetes, high cholesterol and other health issues.



ADDITIONAL RESOURCES

Alzheimer's Association: www.alz.org

Dr. Wenk's Your Brain on Food blog: www.psychologytoday.com/blog/your-brain-food

National Institute on Aging: www.nia.nih.gov

Create a personalized food plan at: www.choosemyplate.gov



Depression and aging

Check out the “Mature & Active” section on our Web site for more tips for healthful aging. To read more about depression, visit our Health Topics A-Z. Visit www.harvardpilgrim.org/healthandwellness.





While we all feel down once in a while, depression shouldn't be considered a normal part of aging.

Sadness is an expected part of life, especially as we age and experience a broader range of life's ups and downs. The longer we live, the more we experience disappointment, loss, illness and grief (as well as the joys of life, thankfully).

It is normal for older people to feel sad or discouraged at times, just as we do at any stage of life. But if these feelings don't go away, it may be a sign of clinical depression. Some people think that depression is just part of the aging process. And while we all feel down once in a while, depression shouldn't be considered a normal part of aging. In the elderly, depression is often overlooked and untreated.

The reasons for this are many. In some older people, the signs of clinical depression can be confused with other, more expected age-related changes — such as reduced physical activity, sleeping problems and memory lapses.

That's why friends, family and caregivers play an important role in recognizing the signs of depression in their loved ones. Those closest are usually the first to notice symptoms and are vital to helping that person get the help and support he or she needs.

Some of the most common symptoms of depression include:

- Feeling sad, or having a sense of emptiness
- Lack of interest in activities usually enjoyed
- Unusual changes in appetite and weight (loss or gain)
- Neglecting personal appearance, chores and daily responsibilities
- Sleep problems (insomnia, oversleeping or early-morning waking)
- Irritability
- Withdrawing from friends and family
- A lack of energy or sense of fatigue
- Recurring aches and pains that seem to have no physical cause
- Feelings of worthlessness and helplessness
- Trouble concentrating, remembering and making decisions
- Talking about death or suicide

Treatment can make all the difference

Today, clinical depression can be treated at any age with many effective medications and treatment strategies. One of the most important things a friend or family member of someone with depression can do is encourage him or her to seek professional help.

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.*

HAS GLUTEN-FREE GONE WILD?

WHEAT



CELIAC DISEASE



BREAD

COMMON SYMPTOMS THAT MAY SIGNAL GLUTEN SENSITIVITY

- Bloating • Abdominal cramping, pain • Chronic diarrhea or constipation
- Sudden weight loss or weight gain • Anemia • Fatigue • Numbness or tingling in the hands or feet

You can't wheel a grocery cart too far without hitting a gluten-free product these days. The food industry has gainfully seized upon the growing popularity of gluten-free foods.

But for those diagnosed with celiac disease, going gluten-free is not a fad — it's a health necessity.

CELIAC DISEASE

People with celiac disease cannot tolerate certain proteins called gluten. The gluten causes problems with their digestion and can damage the lining of the small intestine.

Unfortunately, even traces of gluten in the diet can cause problems. The only treatment is a lifetime of adhering to a gluten-free diet.

Celiac disease can lead to more serious health problems as well. If undiagnosed and untreated, celiac disease can cause malnourishment, anemia and fatigue. Longer-term complications include osteoporosis, infertility, liver disease and an increased risk for certain cancers.

MANY ARE UNDIAGNOSED

According to the National Institutes of Health (NIH), more than 2 million people have celiac disease. That's about one in 133 Americans.

Researchers at the Mayo Clinic recently found that the numbers may

be even higher. Published in the *American Journal of Gastroenterology*, the study concluded that 78 percent of those who have celiac disease don't know it.

GLUTEN-FREE, BUT DON'T NEED TO BE?

The study also found that about 1.6 million Americans are currently eating a gluten-free diet. Yet almost 80 percent of those have never been diagnosed with celiac disease. What concerns health experts is the fad-diet aspect of this. Limiting your diet unnecessarily and without medical supervision can leave you nutritionally short-changed and vulnerable to other health problems.

MORE ABOUT GLUTEN

Gluten is found in grains like wheat, barley and rye. It's also in so many of the prepared foods we commonly eat: bread, pasta, cereals and desserts. Even things you may not readily think of, like beer, some salad dressings, processed cheeses and cold cuts, may have gluten. Because gluten can provide a special texture, it's even found in products like vitamins and lipstick! So careful reading of product labels is essential for those who are gluten intolerant.

WHAT YOU CAN DO

If you think you may have sensitivity to foods containing gluten, start by keeping a food and symptom diary. (See Additional Resources for an online celiac disease symptom checklist you can use.)

If you begin to see that certain foods cause unusual reactions, bring it to the attention of your doctor. Since there are many potential causes of digestive problems, it's important to get properly tested for an accurate diagnosis.

If you are diagnosed with celiac disease, then a gluten-free diet is an absolute must to control the symptoms and to prevent other health issues.

Fortunately, there are more choices than ever for those with celiac disease. See Additional Resources for more information on celiac disease symptoms, diagnosis, gluten-free living and more.

ADDITIONAL RESOURCES

Celiac Disease Foundation
www.celiac.org

National Institutes of Health
www.celiac.nih.gov/Materials.aspx

Celiac Central
www.celiaccentral.org/Resources/22

Celiac Disease Symptoms Checklist
www.celiaccentral.org/disease-symptoms-checklist

HEALTHY AGING



Need help finding a doc? We can help!

Just call our Member Services department at 888-333-4742

(TTY service 800-637-8257) or go online to

www.harvardpilgrim.org/providerdirectory.

Find the right doctor for you

Our health care needs change a great deal throughout our lives, often becoming more complex. In fact, about 80 percent of people over age 65 have at least one chronic health condition.

If you, or a family member, are among them, it makes sense to find a doctor who has the training and skills to care for older patients with multiple health issues.

This doesn't mean you should abandon your current primary care physician, says Lewis Lipsitz, MD, Chief of Gerontology at Beth Israel Deaconess Medical Center and Professor of Medicine at Harvard Medical School. A long-standing relationship with your doctor is just as valuable.

If you find your health needs growing more complex, check in with your doctor to find out if geriatrics training (specialized health care for older adult patients) is part of his or her continuing medical education. If not, you may find it helpful to consult a geriatrician.

"All physicians should have at least some training in geriatrics," notes Dr. Lipsitz, who also directs the Institute for Aging Research at Hebrew Senior Life, "because we are all aging."

Approximately **80%** of people over age 65 have at least one chronic health condition. 69% have more than one chronic condition.

Whether you are happy with your current doctor or seeking a new one, Dr. Lipsitz suggests you focus on several key attributes and values:

Concern for your quality of life, not just quantity:

“Your doctor should be focused on improving your physical and mental vitality, not just extending life,” says Dr. Lipsitz.

Sees the big picture: Doctors caring for patients with complex health concerns need to look at things from many angles. They must consider the social, psychological and financial factors that may be affecting the patient’s health.

Has full knowledge of treatment benefits and risks:

Your doctor should know you well enough to offer and discuss with you several treatment options. For example, let’s say you have hypertension. Diuretics are good drugs often prescribed for hypertension. But it can also cause older people to faint, so if you are at risk, your doctor will want to pursue other options for you.

Takes you seriously: Your lifestyle preferences and values should be at the forefront of your care. And, emphasizes Dr. Lipsitz, “A good doctor does NOT brush away your problems as just ‘part of growing old.’”

If you are looking for a new primary care doctor, be sure to consider these often overlooked details as well:

GETTING THERE:

- Is the parking convenient? Does it cost anything?
- If I take public transportation, is the office on a bus or subway line?
- Does the building have an elevator? Are there ramps for a wheelchair or walker?

AVAILABILITY AND COMMUNICATION

- What days/hours does the doctor see patients?
- Can I communicate with the office and the doctor by email?
- What’s the process for urgent care?

New Massachusetts mandates for 2013

Governor Deval Patrick has signed into law the Massachusetts Health Care Cost Containment bill and two additional bills that take effect in January of next year.

Hearing Aids for Children

Insurance carriers are required to provide coverage for the cost of one hearing aid per ear for children age 21 or younger, up to \$2,000 for each hearing aid and related services, every 36 months. This coverage includes services provided by a licensed audiologist or hearing instrument specialist, such as the initial hearing aid evaluation, fitting and adjustments, and certain supplies, such as ear molds.

Cleft Lip and Cleft Palate Treatment for Children

Coverage also is required for treatment of a cleft lip and cleft palate for children age 18 and younger. Coverage must include benefits for:

- Medical, dental, oral and facial surgery
- Surgical management and follow-up care by oral and plastic surgeons
- Orthodontic treatment and management
- Certain preventive and restorative dentistry
- Speech therapy
- Audiology and nutrition services

Physician Assistants Consumer Choice

The Massachusetts Health Care Cost Containment law requires insurance carriers to contract with physician assistants and provide coverage for care provided by participating physician assistants for the purposes of health maintenance, diagnosis and treatment. In addition, members must be given the opportunity to select a physician assistant as a primary care provider.

Please check with your employer to see if these provisions affect your specific plan.

Thinking about retiring?

Consider a Medicare Supplement Plan



Harvard Pilgrim offers a Medicare Supplement Plan designed for beneficiaries without access to retiree coverage through a former employer. A Medicare Supplement Plan helps fill in the gaps in coverage that exist with Original Medicare. We can also help you select a Medicare Part D Prescription Drug Plan that best meets your needs.

A Medicare Supplement Plan provides:

- Monthly enrollment
- Your choice of plan options
- The flexibility to go to any Medicare participating physician or hospital anywhere in the country
- No need for referrals
- Predictable out-of-pocket costs

To be eligible, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and continue to pay Part B premiums.

The best time to enroll is during your Medicare Supplement Plan's open-enrollment period. You can save money on your premiums when you're initially eligible for Medicare. This period lasts for six months and begins the first day of the month in which you are age 65 or older and enrolled in Medicare Part B.

More information

To learn more and to find an informational meeting near you, call 877-645-5258 or visit www.harvardpilgrim.org.

NEED POSTMASTECTOMY SERVICES?

Here is what is covered. After a mastectomy is performed, additional medical and surgical procedures may be necessary. Harvard Pilgrim covers many postmastectomy services, including the following:

- 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 following mastectomy, including lymphedema

These benefits may be subject to annual deductibles and coinsurance provisions, depending on your specific Harvard Pilgrim plan. If you have any questions about your coverage, please call Member Services at 888-333-4742 (TTY: 800-637-8257).



Tools to help you get and stay healthy

Take advantage of the many interactive Web tools we offer at www.harvardpilgrim.org/wellness. Here you'll find plenty of support on how to:

- Eat more healthfully
- Quit smoking
- Manage stress
- Get enough physical activity
- Achieve a healthy weight
- Learn more about depression
- Have a balanced and simpler approach to wellness!

■ DON'T HAVE INTERNET ACCESS?

Just call us at 866-750-2068 to learn more or to request printed information. Get started on your own way to better health.

YOUR RIGHTS AND RESPONSIBILITIES

Understanding your rights and responsibilities as a Harvard Pilgrim member helps ensure you get the best possible care when you need it.

As a member of Harvard Pilgrim, it is your right to:

- Receive information about Harvard Pilgrim, its services, its practitioners and providers and your rights and responsibilities
- Be treated with respect in recognition of your values, dignity and right to privacy
- Participate with practitioners in decisions regarding your health care
- Engage in candid discussions of appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage

- Voice complaints about Harvard Pilgrim's services or appeal any denial of benefits
- Make recommendations regarding these rights and responsibilities policies

And it's your responsibility to:

- Provide, to the extent possible, information that Harvard Pilgrim and its practitioners and providers need in order to best care for you
- Follow the plans and instructions for care agreed upon with your practitioners
- Understand your health problems and participate in developing mutually agreed upon treatment goals to the degree that you are able

■ For answers to frequently asked questions, please visit us at www.harvardpilgrim.org/members.

CLINICAL ADVISORS

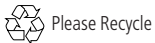
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529MA

Flu vaccine

RECOMMENDED FOR EVERYONE 6 MONTHS AND OLDER

This year, there are more places than ever for Harvard Pilgrim members to get a flu vaccine.

Adults over 19 years old can now go to retail pharmacies to get a vaccine. And there is no cost to you!

Doctors agree that the best way to prevent the flu is to get a vaccine every year. Even if you got the vaccine last year, it is important to get a vaccine this year to make sure you are protected this season.

The flu is spread from person to person, usually through sneezing and coughing. Symptoms (signs) include fever, cough, body aches and tiredness. For some people, especially people with chronic (long-term) illnesses, like diabetes or heart disease, the flu can be life threatening.

There are many convenient locations to get the vaccine:

- Your doctor's office
- Retail pharmacies
- Public and school clinics run by your city and town
- And in some cases, your employer

Wherever you get your vaccine, call ahead to make sure that they accept Harvard Pilgrim insurance and bring your insurance card with you.

■ To learn more about the risk of developing complications from the flu or to find a convenient place to get your vaccine, visit www.harvardpilgrim.org/flu. For the most up-to-date flu information, call the CDC Hotline at 800-232-4636 (TTY: 888-232-6348).

GOOD HABITS TO CONTROL THE SPREAD OF THE FLU

- Cough or sneeze into a tissue or into your elbow, not into your hands.
- Throw away used tissues.
- Wash your hands often with soap and water, especially after you cough or sneeze.
- Alcohol-based hand cleansers are also effective.
- Avoid touching your eyes, nose and mouth.
- Try to avoid close contact with people who are sick.
- If you are sick with flu-like symptoms, stay home from work or school for at least 24 hours after your fever is gone.

