

BE THERE FOR THE BEST DAYS OF YOUR LIFE!

Momentum

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THE Prevention Issue

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WARNING SIGNS OF HEART ATTACKS AND STROKES





You play a crucial role in your health when you schedule your annual preventive screenings. By doing so, you increase your chances of preventing disease or detecting it in the early stages, allowing you to begin treatment right away.

FIGHT FOR YOUR HEALTH WITH PREVENTIVE SCREENINGS

Annual screenings alert you to your risks for certain diseases and medical conditions. Having your blood pressure and cholesterol checked can help you know if you are at risk for heart disease. Checking your blood sugar can help detect diabetes.

An annual routine physical allows your health care provider to keep a close watch on your test results, so he or she knows immediately if your health values have changed or something is not considered “normal” for you.

In addition to a routine physical, you also should receive regular cancer screenings, including mammograms and Pap smears

for women and prostate and testicular exams for men. A fecal occult blood test (as well as a colonoscopy) can help detect colon cancer and is recommended for those 40 and older. Women age 50 or older should be screened for osteoporosis, by having bone density testing.

Be sure to have your vision and hearing checked annually as well, and schedule dental exams twice a year. Talk with your health care provider, too, about whether or not you should receive a flu shot or be vaccinated against pneumococcus (a type of bacteria that causes pneumonia) and varicella (chickenpox).

Remember, your routine preventive care (your office visit and your tests) is covered 100 percent when you participate in an ICI medical or dental plan and see a network physician. Refer to your Medical Summary Plan Description for more details.



The HPV Vaccine Debate

Unsure of whether or not your daughter should receive the Human Papillomavirus (HPV) vaccine? Being informed may help with your decision-making.

The purpose of the HPV vaccine is to prevent diseases caused by four types of HPV, which together cause 70 percent of cervical cancers and 90 percent of genital warts. The vaccine is recommended for girls ages 11 and 12, but can be administered to girls as young as 9 or as old as 26.

Licensed by the Food and Drug Administration (FDA) as safe and effective, the HPV vaccine is a series of three shots over a six-month period. For girls who are not yet sexually active, studies have found the vaccine to be almost 100 percent effective, when it comes to preventing the diseases caused by the four main types of HPV. Sexual activity raises the risk that girls already may have been exposed to at least one of the four HPV types, which makes the vaccine less effective.

The HPV vaccine has been tested among 11,000 9- to 26-year-old females around the world. The FDA and the Centers for Disease Control and Prevention (CDC) will continue to monitor the safety of the vaccine, as it becomes more widely-used in the general population.

Keep in mind that, because the vaccine does not protect against all types of HPV, it still is important for females to be screened for cervical cancer by having regular Pap smears and reducing exposure to HPV and other sexually transmitted infections.

To learn more, talk with your health care provider. Or, you can log on to the CDC HPV Web site at www.cdc.gov/std/hpv or call the CDC information line at (800) 232-6348.

Be Prepared for Your Next Doctor Visit.

Although the average amount of time for a doctor visit is about 15 minutes, you can make the most of your appointment by being prepared. This list can help you ask the right questions and know appropriate information.

PREPARE

- Spend 15 to 30 minutes thinking about what you want to discuss.
- If you are experiencing health problems, make a list of your symptoms and note when you first noticed them and how often they occur.
- Write everything on a piece of paper and bring it with you to the appointment; it will help you remember what you want to discuss.
- Schedule a longer appointment or another visit, if you feel you need extra time.
- Ask a friend or family member to attend the appointment with you. Because a lot of information may be discussed, he or she can help you remember what was discussed after the visit ends.

KNOW YOUR FAMILY HISTORY

Your health care provider likely will ask you about your current lifestyle and family history. Be prepared to discuss:

- current symptoms and health problems
- lifestyle habits, such as whether or not you smoke or drink
- current eating and exercising habits
- stress level
- past medical history

WRAP UP

At the end of the appointment, your health care provider may ask if you have any further concerns or questions. If you have not already had your questions answered, refer to the list you brought with you. Take notes of your doctor's answers, and ask your friend or family member to do the same. Compare notes once you leave the office.



Taking Care of **YOU & YOUR BABY**

Becoming pregnant or planning to become pregnant can be an exciting time, but it also is an extremely important time for a woman to take care of her body and do her part to lower health risks for herself and her baby.

Each year, almost 4 million American women give birth, according to the Centers for Disease Control and Prevention (CDC), and nearly one-third of those women has a pregnancy-related complication. Fortunately, there are steps women can take to help ensure their pregnancy is a healthy one.

Before you become pregnant, it is recommended that you schedule a complete checkup with your health care provider, so you can be sure you are in good health. You should start taking a prenatal vitamin that contains at least 400 micrograms of folic acid (as well as calcium and iron) every day for at least three months. The folic acid, especially, helps prevent birth defects, such as problems with the baby's spine and nervous system.

If you smoke or drink, now is the time to quit. You also should make sure you are eating well and controlling any

medical conditions you may have. The most important step you can take is to start receiving regular prenatal care to reduce your risk of delivering early. Prenatal care also reduces your risk of pregnancy-related complications.

During prenatal visits, you will learn more about your pregnancy. Your health care provider will monitor any medical conditions you have, test you and the baby for health problems, and offer information on childbirth classes and support groups. You will be weighed, have your blood pressure checked and your belly measured. After your 12th week of pregnancy, your

practitioner will listen to the baby's heartbeat each time you visit and order any necessary tests, such as blood tests or ultrasounds.

As with all health care provider visits, your appointment is confidential, so be sure to talk with your provider about any questions or concerns you have during this time. His or her main responsibility is to give you the best level of care, based on your individual needs and lifestyle.

Expectant moms enrolled in an ICI medical plan can join the Take Care • Take Charge MaternaLink® Maternity Management program. Participants receive periodic

assessments to make sure they are on track for a healthy pregnancy. Should any significant risk factors be found, an experienced obstetrical nurse will be notified, so care can be coordinated with your health care provider. Participants receive up to \$300 in Babies "R" Us gift cards — \$150 for enrolling within the first 16 weeks of pregnancy and another \$150 upon completion of an outcome assessment at the end of the program. Call (888) 863-2262 or log on to www.maternalink.com/takecaretakecharge.

SOURCES: CDC, MARCH OF DIMES, KIDSHEALTH.ORG

Your prenatal care (if you are a low-risk pregnancy) likely will follow the schedule below:

Weeks 4 to 28:

1 visit every 4 weeks

Weeks 28 to 36:

1 visit every 2 to 3 weeks

Weeks 36 to birth:

1 visit per week

If you have a chronic condition or are considered "high risk," you will need to see your health care provider more often.



Be Sure to Get Plenty of Nutrients!

It especially is important to eat a well-balanced diet when you are pregnant. Here are some of the proteins, carbohydrates and fats you will need to supply your body (and your baby) with nutrients.

Calcium

May help prevent high blood pressure; builds strong bones for you and the baby

SOURCES: MILK AND YOGURT; CALCIUM-FORTIFIED ORANGE JUICE; CHEESE; BROCCOLI

Docosahexaenoic Acid (DHA)

Helps with the development of the baby's brain and vision; may reduce your risk of heart disease in the future

SOURCES: COOKED SALMON; COOKED BLUE CRAB; CANNED LIGHT TUNA; FORTIFIED EGGS

Folic Acid

Protects against birth defects, early miscarriage and premature delivery; reduces your risk of anemia

SOURCES: COOKED LENTILS; COOKED SPINACH AND BROCCOLI; COOKED, ENRICHED SPAGHETTI

Potassium

Helps you maintain a proper balance of your fluids; keeps blood pressure at stable levels

SOURCES: WHITE BEANS; WINTER SQUASH; COOKED SWEET POTATO; CANTALOUPE; RAISINS

Zinc

Critical for cell growth and repair, energy production and brain development

SOURCES: COOKED OYSTERS; COOKED BEEF, CRAB AND PORK; WHOLE-GRAIN CEREAL

SOURCES: INSTITUTE OF MEDICINE, USDA NUTRIENT DATA LABORATORY

Routine Prenatal Tests and Screenings

Following are some common tests and screenings for pregnant women:

- **Ultrasound** – a machine that uses high-frequency sound waves and creates an image of the fetus on a computer screen
- **Multiple marker screening** – a blood test that can tell you if a fetus is at risk for certain birth defects or chromosomal abnormalities
- **Amniocentesis** – a sample of amniotic fluid is extracted, and the fetal DNA is examined for genetic abnormalities; this test usually is performed when there is a higher risk of the baby having conditions such as Down syndrome or spina bifida
- **Chorionic villus sampling (CVS)** – similar to amniocentesis (women usually have one test or the other); takes a sampling of the tissue that attaches the amniotic sac to the wall of the uterus, to check for health risks such as Down syndrome, cystic fibrosis and sickle cell disease



Prevent Financial Pitfalls: Avoid Underinsuring

Most financial catastrophes are the result of overborrowing, overspending and underdiversifying. But there is another pitfall to avoid: underinsuring. Many people hesitate when it comes to purchasing insurance. Some fail to purchase the right amount and/or type of insurance, because it seems too complicated or costly. If you take the time to master a few simple principles, however, you can protect your family at a reasonable cost.

Insurance is a necessity, not a luxury; and one of the most common worries in relation to insurance needs is, “Do I have enough?” Many people buy life, property & casualty, and disability insurance, without identifying goals for themselves and their families. It is crucial to evaluate your insurance needs and compare the results to your current coverage. For assistance with determining your insurance needs, call the Ayco AnswerLine®

at 888-715-1323*, Monday through Friday from 9 a.m. to 8 p.m. (Eastern Time).

Ayco AnswerLine® financial counselors can take you through the step-by-step process of making sure you are adequately insured.

If you would like to examine your situation a little further, prior to calling the Ayco AnswerLine®, you can follow these important steps:

Disability Insurance

Consider including disability insurance (short-term and long-term) in your risk protection package. Disability insurance is designed to replace money lost during times when an illness or injury prevents you from earning an income. Statistics show that during their working years, people are more likely to become disabled – at least for a while – than they are to die.

Excess Liability Insurance

Consider including excess liability in your risk protection package. Excess-liability policies are standardized, so you don't have to choose among different types. If you have a relatively high income and/or assets to protect, own rental property, or have unique risks, such as a pool or certain pets, you should consider having an umbrella policy. In fact, some advisors recommend that everyone, regardless of his or her income or assets, carry this type of policy.

Automobile Insurance

Review your auto liability coverage. It is generally good to have coverage equal to at least \$250,000 per person and \$500,000 per accident. State-required minimums are normally much less.

Re-examine auto uninsured/underinsured coverage, which pays up to the limits of the policy for judgments resulting from injuries caused by an uninsured or underinsured driver. As a general rule, you may want to get the same amount of insurance in this category as your liability coverage.

Increase auto insurance deductibles (collision and comprehensive). The higher the deductible, the lower the premium. Many people buy insurance with low deductibles, yet never submit small claims for fear that their premiums will go up or the insurance company will drop them. If you are one of those people, a higher deductible may make sense for you. Just be sure to set money aside to cover minor damages to your vehicle.

Life Insurance

Find out how much insurance you need on your life and on your spouse's life (if applicable). This can be determined by logging on to the Ayco Financial Network (aycofn.com) and using the Life Insurance Needs Calculator. You also can get started with these 4 steps:

1. Add up immediate cash needs and compare them to your available cash resources;
2. Understand your Social Security benefits;
3. Quantify the value of other income sources; and
4. Estimate your survivors' living expenses.

Weigh the options between temporary (term) and permanent life insurance. Term life insurance often is purchased by individuals to insure their families for a given period of time, usually no longer than 15 to 20 years. This is typically important for homeowners carrying a mortgage and/or parents of young children. Permanent life insurance is often purchased by individuals whose insurance needs are longer than 20 years. A "permanent" life insurance policy, such as a universal life policy, can be much more cost effective in these situations.

Consider employer-provided life insurance coverage. Employer-provided insurance is often convenient, and it may be a bargain, depending on your underwriting status (overall health, smoker vs. non-smoker, etc.). Keep in mind that if you're in good health, you'll probably save money by purchasing insurance outside of your company's plan. Consider all of the alternatives, then (if necessary) find a reputable agent and an insurance company with a solid financial strength rating.

Homeowner's Insurance

Discuss whether open-peril homeowner's coverage is cost-effective for you. Under an open-peril form, a loss is covered unless it is specifically excluded. Historically, this coverage has been called "all-risk" coverage.

Examine replacement cost riders on both contents and dwelling. With a replacement cost rider on depreciating contents such as furniture, electronic equipment and clothing, you are covered at what it would cost to replace them new. Without this coverage, the contents are insured only for the actual cash value (e.g., the depreciated value) up to the policy limits for personal property. With a replacement cost rider for a dwelling, the actual cost to replace your home is covered. Replacement cost is not the current market value, but the amount it would actually cost to rebuild your home from the ground up, excluding the value of the land and the foundation.

Re-examine your deductibles each year, when you renew your homeowner's policy, and ask your agent how raising or lowering your deductibles could affect your premiums.

Consider flood and/or earthquake coverage. Flood insurance can be purchased if your community participates in the National Flood Insurance Program (NFIP). Be careful to purchase the full amount of NFIP flood insurance to avoid paying substantial out-of-pocket expenses, in the event of a claim.

To make sure you are on track to becoming adequately insured, call the Ayco AnswerLine® service and speak to a professional financial counselor. Call 888-715-1323*, Monday through Friday, 9 a.m. to 8 p.m. (Eastern Time).

*Hearing Impaired TTY/TDD 800-437-6380

You already may know that heart disease is the leading cause of death in the United States, but do you know how to reduce your risk? While you cannot control your age or family history, you can control your physical activity and nutrition habits.

Love your Heart:

HEART DISEASE PREVENTION



By following a few simple guidelines, you can create a healthier lifestyle and decrease your heart disease risk:

1. Check your health values

Blood Pressure - Called “the silent killer,” unchecked high blood pressure can lead to stroke, heart attack or kidney failure. Have your blood pressure screened at least every two years.

Cholesterol - Decreasing your total blood cholesterol levels by 10 percent can reduce your chance of heart disease by 30 percent, according to the Centers for Disease Control and Prevention (CDC). Have your cholesterol levels measured at least once every five years.

Talk with your health care provider to determine your personal healthy levels for both of these screenings, and be sure to be screened more often if you are at an increased risk of cardiovascular disease.

2. Eat a heart-healthy diet

You can protect your heart by eating fruits and vegetables, whole grains, legumes (peas or beans) and low-fat dairy products and protein sources.

Adding omega-3 fatty acids to your diet can decrease your risk of heart attack, protect against irregular heartbeats and lower blood pressure, according to the Mayo Clinic. Omega-3s can be found in

certain coldwater fish (such as salmon and tuna), flaxseed oil, walnuts, cabbage and cauliflower.

Limiting your intake of saturated and trans-fats (found in fast foods and margarines), also is important, as these raise your blood cholesterol levels.

3. Get moving

Regular exercise helps strengthen your heart, allowing it to pump more blood, without working very hard. Physical activity also helps you control your weight, reducing your risk of developing certain conditions, such as high blood pressure and diabetes. By regularly participating in moderately vigorous physical activity, you can reduce your risk of fatal heart disease by 25 percent.

4. Reach and maintain your healthy weight

Excess weight in adulthood can lead to diabetes, high blood pressure and high cholesterol. Talk with your health care provider to determine your personal healthy weight.

5. Quit smoking

Tobacco smoke contains more than 4,800 chemicals, many of which can damage your heart and blood vessels. The nicotine also constricts blood vessels, which increases your heart rate and blood pressure. Within just one year of quitting smoking, your risk of heart disease decreases significantly.

Know The Warning Signs

TAKING EARLY ACTION CAN SAVE YOUR LIFE

Experiencing a heart attack or stroke can be a life-and-death emergency – every second matters. Because you have to act quickly, it is important to be able to recognize the symptoms and early warning signs, to reduce the risk of death or a serious long-term disability.

Heart Attack Warning Signs

Not every heart attack is sudden and intense. In fact, most heart attacks are gradual, beginning with only mild pain and discomfort. In addition to chest pain, the following are other signs you should pay attention to:

- Discomfort in other areas of the upper body, such as one or both arms, the back, neck, jaw or stomach (these symptoms occur more often in women than men)
- Shortness of breath
- Breaking into a cold sweat, nausea or lightheadedness

Stroke Warning Signs

The American Stroke Association lists the following warning signs of a stroke:

- Sudden, severe headache
- Sudden numbness or weakness of the face, arm or leg, especially on one side of the body
- Sudden vision problems in one or both eyes
- Sudden dizziness, loss of balance
- Sudden confusion, trouble speaking or understanding

Certain clot-busting medications, if taken within three hours of symptoms, can reduce the long-term effects of a stroke.