

# ESSENTIALS BY DEBI & JIM BOWMAN

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Total Benefit Services

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## Fruits for Wellness

Fruits are rich in essential vitamins and minerals, fiber, carbohydrates and phytochemicals, while being mostly cholesterol and fat-free. A high-fruit diet is linked to lower risks for certain cancers, stroke, heart disease and high blood pressure.

It is recommended that you diversify the fruits you eat. Eat those of different colors as each provides different benefits. Below are six fruits that offer a balanced menu for good health.

Red Apples have lots of fiber, which can reduce the risk of blood clots.

Apricots are an excellent source of vitamin A, vitamin C and potassium, which help control blood pressure.

Bananas are rich in vitamin B6, fiber and potassium. Combined with a folate intake, studies show a dramatic reduced heart disease risk for women.

Blueberries are rich in potassium, folate, magnesium, flavanoids and fiber. Blueberries also contain a powerful antioxidant called anthocyanin, which is thought to be protective against cancer, heart disease and other age related diseases.

Kiwis provide a great source of vitamin C and fiber.

Oranges and orange juice contain more folate than any other fruit. High intake of folate is linked with lower risk for colon cancer. Folate helps lower levels of a heart disease-promoting amino acid called homocysteine.

These and all other fruits can be eaten fresh, frozen, canned, dried, in smoothies or yogurt, with cereal or salads. The point is to eat fruits and 5 servings is the recommended daily amount.

## New Law

The Texas legislature recently passed HB 508 stating insurance companies must give groups 60 day notice of rate changes for plans will renewal dates on or after March 1, 2004. The old law was 30 days. This will give groups more time to explore their options and get other quotes.

Many companies already use this practice, but it is now mandatory for all sizes of groups in Texas.

## HIPAA and the new privacy rules

As of April 14, 2003 the new privacy rules are in place. This has implications for each of us, and affects how we can do health related transactions such as discussing medical records, insurance applications and other protected health information (referred to as PHI).

This means that we, the insurance company, and medical providers cannot discuss medical records with anyone but the applicant/policy holder unless a medical release authorization form is signed indicating who you want to be authorized to discuss, provide and receive your PHI. This includes your spouse.

This has created extra paperwork at application time. For those who have coverage prior to this date we will have to get the signed authorization when a PHI situation occurs. Most likely, it will be to review a claim issue. We will not send any paperwork to you unless it is a required scenario.

## Identity Theft and Prevention

Here is some advice to better protect yourself. Please share this with others (we have the email version if you need it).

The next time you order checks have only your initials (instead of first name) and last name put on them.

If someone takes your checkbook they will not know if you sign your checks with just your initials or your first name but your bank will know how you sign your checks.

When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.

Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. Never have your SS# printed on your checks. It can be provided as needed, but if you have it printed, anyone can get it.

Place the contents of your wallet on a photocopy machine, do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel.

Keep the photocopy in a safe place. I also carry a photocopy of my passport when I travel either here or abroad. We've all heard about fraud that's committed on us in stealing a name, address, Social Security number, credit cards, etc.

Here is a story of a stolen/lost wallet. Within a week, the thief(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a computer, received a PIN number from DMV to change the driving record information online, and more.

But here's some critical information to limit the damage in case this happens to you or someone you know: We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them easily. File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important: Call the three national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. Here's one person's story. He had never heard of doing that until advised by a bank that called to tell him an application for credit was made over the Internet in his name. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit. By the time he was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which he knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw his wallet away this weekend (someone turned it in). It seems to have stopped them in their tracks.

The numbers are:

Equifax: 1-800-525-6285

Experian (formerly TRW): 1-888-397-3742

Trans Union: 1-800-680-7289

Social Security Administration (fraud line): 1-800-269-0271

## CHIPS and the Risk Pool

The Texas program for insuring children of families with low incomes has incurred cost increases due to the new state budget as of September 1, 2003. The monthly premium increased as did copays and coinsurance for most types of services.

With the state short of funding, every program has had to be adjusted to continue its existence. That is why the Texas Health Insurance Risk Pool had a rate increase as of September 1, 2003. The state cut its subsidy of this program and so more of the cost has to be paid through collected premiums.

## Prescription Drug Information

Most of you do not know the cost of the prescriptions you take because you have prescription drug co-pay for either generic or brand name medications. I recommend going to [www.costco.com](http://www.costco.com) and clicking on pharmacy and then pricing information. Click on the letter of the drug you take and a menu of drugs will appear. Click on the drug and pricing will occur along with generic alternatives when available.

If a generic is available it will show. Please notice that many drugs come in different doses. Why not have your doctor prescribe a double dosage and cut the pill in half? For the same cost, you may be able to get twice the number of pills. For those of you without a prescription benefit (ie. copay) this technique can save a lot of money since you have to pay the store price.

**For example**, looking at Lipitor. The 20mg and 40mg – 30 day supply are the same price meaning if you take 20mg you can get twice the number of pills for the same cost. Another example is the Lipitor 20mg price is only \$29 more than the \$64 price for the 10mg – 30 day supply. This saves 50% if the pill is cut in half.

**Another example**, is Prozac 10mg. A 30 day supply is \$98. The generic for this, Fluoxetine 10mg is \$12.

Many of our clients have said the Costco pricing is some of the best in the Dallas area. In any event, at least view their pricing and compare with what you pay where you get your prescriptions filled. Other good information is available under the pharmacy tab such as drug interaction information and what each drug is and does.

## Flexible Spending Accounts (FSAs)

The IRS recently announced that money set aside in FSA accounts (pretax funding) can now be used for over-the-counter medications such as those for allergies, colds, antacids and pain relievers. Excluded from reimbursement are vitamins. This applies to health reimbursement arrangements as well.

## Liability Relief for 2003

This past September, Texas voters (narrowly) passed a constitutional amendment to limit non-economic liability claims to \$750,000. Not affected, were economic damages for lost income and other measurable costs.

This should help contain spiraling liability insurance costs, which impacts the cost of health care. It has been effective in other states where liability limits have been in place.

## Lose That Belly Fat

Men with waists of 40 inches or more and women of 35 inches or more are at the greatest risk for health problems because visceral fat wraps around internal organs, such as the heart. The major health risks are diabetes, heart disease, stroke and cancer.

The only way to reduce visceral fat is to reduce the amount of carbohydrates eaten each day and increase the amount of natural food. Switching to a more balanced diet is a must. Eating more often, but of smaller quantities of quality food can be a simple way to switch eating habits. This is one of Weight Watchers techniques to better eating and weight loss.

## Tumeric

This spice, from the tropical plant *Curcuma longa*, the common ingredient in mustard and curry, is packed with antioxidants and anti-inflammatory compounds call COX-2 inhibitors, which is the power behind arthritis drugs Celebrex and Vioxx. Tumeric also makes blood platelets less likely to clump and form dangerous clots. It also fights cholesterol buildup in the arteries.

Adding tumeric to your diet may be a natural alternative to taking arthritis prescriptions, as they both contain the same anti-inflammatory ingredient. Talk to your Doctor before switching. For those not on any prescriptions, if joint stiffness is an issue, try adding tumeric to your diet on a more regular basis.

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## Total Benefit Services

### Web-Sites of Interest

[www.r Examiner.com](http://www.r Examiner.com) - provides a report of less expensive medications, just provide your current prescription  
[www.jcaho.org](http://www.jcaho.org) - information about hospitals from their accreditation performance reports.

### Canadian Prescriptions

We have been made aware of 3 different on-line Canadian prescription drug plans. This may be the place to purchase your prescriptions at a cost less than buying in the US either at the pharmacy or by mail. Savings vary by drug and so you must go on-line or call toll-free to see if it works for you.

[www.crossborderpharmacy.com](http://www.crossborderpharmacy.com) or 1-888-626-0696  
[www.thecanadianconnection.net](http://www.thecanadianconnection.net) or 1-800-498-8425

[www.tcds.com](http://www.tcds.com) or 1-888-372-2252  
[www.rx-canada.com](http://www.rx-canada.com)

What you need to know and how to order information is listed. This is a good option for those without a prescription drug plan, such as those on Medicare, those with riders for certain conditions or for those who do not have any drug benefit at all.

### Winter 2004 Class Schedule

Monday, January 26 – Plano Senior Center 10am – 11:30  
Long Term Care

This newsletter intends to offer factual and up-to-date information on the subjects discussed, but should not be regarded as a complete analysis of these subjects. Professionals should be consulted before implementing any option presented. It is meant for informational use only.

*This is a Christian business based on the teachings of the Bible, with a strong belief in the Holy Spirit. We believe that God has blessed each of us and assigned us the task of stewardship during our lifetime. All efforts are focused towards this walk.*

*As it is written, "Minister to one another, as good stewards of the manifold grace of God*

*1 Peter 4:10*