



# BENEFIT BYTES

Third Quarter, 2010

## Healthy Hints & Consumer Cues

### North Central Indiana School Insurance Consortium

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#### TIPS TO PREVENT HEAT ILLNESS

In an average year, about 200 Americans die from heat-related illnesses, and during hot summers the toll can double. Many more suffer less severe heat-related problems. **Harvard Men's Health Watch** outlines three threats from the heat, along with simple precautions that can help you protect your health, and potentially your life.



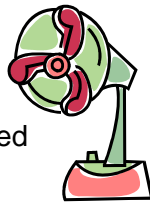
**Heat cramps:** Heat cramps signal dehydration severe enough to deprive muscles of the extra oxygen they need to exercise. The remedy: slow down, drink cool water, stretch out, and gently massage the muscle.

**Heat exhaustion:** In heat exhaustion, body temperature is high, often above 103° F. Symptoms include weakness, lethargy, loss of concentration, headache, and nausea. Heat exhaustion impairs mental clarity and judgment, so you may not recognize the problem as it develops. Move to a cool place, remove clothing, apply ice packs if available, and drink cool fluids.

**Heat stroke:** Classic heat stroke typically strikes elderly people who stay inside stifling homes without air conditioners or fans. Exertional heat stroke victims are typically men who exercise vigorously during a hot spell. Heat stroke is a true medical emergency; weakness and confusion evolve into delirium, stupor, coma, and seizures. Survival depends on prompt transfer to a hospital for aggressive treatment.

*Harvard Men's Health Watch* suggests a few tips to ward off heat-related problems:

- **Hydrate.** Drink 10 to 12 cups of water a day, and more if you exercise.
- **Get away from the heat.** An air-conditioned room is best, but a fan will help.
- **When you go out, stay out of the sun and avoid midday heat when possible.** Wear loose-fitting, light-colored garments.
- **Don't exercise when it's hot or humid.** Try exercising in the early morning or evening, or in an air-conditioned gym or in the pool.



Source: [www.health.harvard.edu](http://www.health.harvard.edu)

#### JULY - UV SAFETY MONTH

While some exposure to sunlight can be enjoyable, too much is dangerous, causing immediate effects like blistering sunburns, as well as longer-term problems like eye damage. Ultraviolet radiation is composed of high-energy rays from the sun. Long-term exposure to ultraviolet radiation ("sunburn rays") may contribute to the development of various eye disorders, such as: age-related macular degeneration, the leading cause of vision loss among older American's and cataracts, a major cause of visual impairment and blindness.

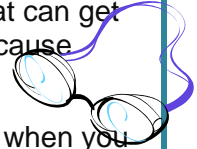


Everyone is at risk for eye damage that can lead to vision loss from exposure to the sun.

It's important to protect your eyes from acute damage caused by even a single outing on a very bright day. Intense, excessive exposure to ultraviolet light reflected off sand, snow or pavement can damage the eye's surface. Similar to sunburns, eye surface burns usually disappear within a couple of days, but may lead to further complications later in life.

To ensure your eyes are protected, wear sunglasses and a broad-rimmed hat. When selecting sunglasses, make sure they block 99 to 100 percent of UV-A and UV-B rays. But don't be deceived by color or cost. The ability to block UV light is not dependent on the darkness of the lens or the price tag.

Also, while out enjoying the sun in the water, remember to wear swimming goggles whenever you swim. Chlorine can make your eyes red and puffy, and ponds and lakes may have bacteria that can get underneath contact lenses and cause inflammation of the cornea.



Remember to protect your eyes when you step out in the sun. If you experience any vision problems, see your doctor.

Source: [www.aao.org](http://www.aao.org)

# 5 Elements of Good Health

**Fitness training balances five elements of good health. Make sure your routine includes aerobic fitness, muscular fitness, stretching, core exercise and balance training.**

*By Mayo Clinic staff (Source: [www.mayoclinic.com](http://www.mayoclinic.com))*

Whether you're a novice taking the first steps toward fitness or an exercise fanatic hoping to optimize your results, a well-rounded fitness training program is essential. Use the five primary elements of fitness training to create a balanced routine.



## 1. Aerobic fitness

Aerobic exercise, also known as cardio or endurance activity, is the cornerstone of most fitness training programs. Aerobic exercise causes you to breathe faster and more deeply, which maximizes the amount of oxygen in your blood. The better your aerobic fitness, the more efficiently your heart, lungs and blood vessels transport oxygen throughout your body — and the easier it is to complete routine physical tasks and rise to unexpected challenges, such as running to your car in the pouring rain.

Aerobic exercise includes any physical activity that uses large muscle groups and increases your heart rate. Aim for at least two hours and 30 minutes a week of moderate aerobic activity or one hour and 15 minutes a week of vigorous aerobic activity — preferably spread throughout the week.

## 2. Muscular fitness

Muscular fitness is another key component of a fitness training program. Strength training at least twice a week can help you increase bone strength and muscular fitness. It can also help you maintain muscle mass during a weight-loss program.

Most fitness centers offer various resistance machines, free weights and other tools for strength training. But you don't need to invest in a gym membership or expensive equipment to reap the benefits of strength training. Hand-held weights or homemade weights — such as plastic soft drink bottles filled with water or sand — may work just as well. Resistance bands are another inexpensive option. Your own body weight counts, too. Try push-ups, abdominal crunches and leg squats.

## 3. Stretching

Most aerobic and strength training activities cause your muscles to contract and flex. For balance in your fitness training program, it's important to stretch those muscles, too. Stretching improves the range of motion of your joints and promotes better posture. Regular stretching can even help relieve stress.

Before you stretch, warm up by walking or doing a favorite exercise at low intensity for five to 10 minutes. Better yet, stretch after you exercise — when your muscles are warm and receptive to stretching. Ideally, you'll stretch whenever you exercise. If you don't exercise regularly, you might want to stretch at least three times a week after warming up to maintain flexibility. Activities such as yoga promote flexibility, too.

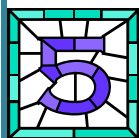
## 4. Core stability

The muscles in your abdomen, lower back and pelvis — known as your core muscles — help protect your back and connect upper and lower body movements. Core strength is a key element of a well-rounded fitness training program. Core exercises help train your muscles to brace the spine and enable you to use your upper and lower body muscles more effectively. So what counts as a core exercise? Any exercise that uses the trunk of your body without support, including abdominal crunches. You can also try various core exercises with a fitness ball.

## 5. Balance training

You can be strong, flexible and aerobically fit, yet still have poor balance. Training can help you maintain and improve balance. This is important since balance tends to deteriorate with age, which can lead to falls and fractures. Try standing on one leg for increasing periods of time to improve your overall stability. Activities such as tai chi can promote balance, too.

### COVER ALL FIVE ELEMENTS



Whether you create your own fitness training program or enlist the help of a personal trainer, make aerobic fitness, muscular fitness, stretching, core exercise and balance training part of your overall exercise plan. It isn't necessary to fit each of the five elements into every fitness session, but factoring them into your regular routine can help you promote fitness for life.

# ! ! ! ! ! Hazards of Salads !!! !

Source: [www.WebMD.com](http://www.WebMD.com) !



When you're looking to order something relatively healthy from a fast-food menu, you probably go for a salad. But did you know some fast-food salads are as high in calories and fat as a double Quarter Pounder with Cheese (740 calories, 42 grams of fat)?

Two key ingredients can make or break your fast food salad: chicken (specifically, whether you choose "grilled" or "crispy" style) and salad dressing. Although some fat helps make salad dressing taste good, many fast-food dressings go too far. A serving of blue cheese dressing at Carl's Jr., for example, adds 320 calories and 34 grams of fat to your salad.

Below are some of the best and worst salad options at the 10 top fast food chains. The "best" salads were those with the most fiber and the least saturated fat; the "worst" salads had the highest levels of saturated fat, total fat, and/or calories.

## Best Fast Food Salads

All these fast food entrée salads have less than 5 grams of saturated fat, and most have less than 15 grams of total fat. Those with more than 15 grams of fat feature nuts, which are nutrient-rich and contribute "smart" fats (monounsaturated fat and poly-unsaturated fat). Because of the fat and sodium content of many fast-food salad dressings, I've suggested using only half a pack of dressing with some of these salads. That should be plenty for most people.

- **Taco Bell Chicken Ranch Taco Salad (Fresco Style).** This salad has 240 calories, 6 grams total fat; 1 gram saturated fat; 1,110 milligrams sodium, 6 grams fiber, and 23 grams protein. Ingredients: beans, fiesta salsa, lettuce, rice, southwest chicken, tomato.
- **Taco Bell Chipotle Steak Taco Salad (Fresco Style):** 220 calories; 7g total fat; 2g saturated fat; 960 mg sodium; 6g fiber; 41g protein. Ingredients: beans, fiesta salsa, lettuce, rice, steak, tomato.
- **McDonald's Premium Southwest Salad with Grilled Chicken** (with 1/2 packet Southwest dressing): 370 calories; 12g total fat; 3.5g saturated fat; 1,130 mg sodium; 6g fiber; 30g protein. Ingredients: Mixed greens, oven-roasted tomatoes, fire-roasted corn, black beans, poblano peppers, cheddar & jack cheeses, and tortilla strips.
- **Chick-fil-A Chargrilled Chicken Garden Salad** (with Fat Free Honey Mustard): 390 calories; 15g total fat; 4.5g saturated fat; 1065mg sodium; 5g fiber; 25g protein. Ingredients: Lettuce, carrots, grape tomatoes, broccoli florets, Jack and cheddar cheeses, grilled chicken, garlic and butter croutons, honey-roasted sunflower kernels.
- **Wendy's Mandarin Chicken Salad** (with 1/2 packet Oriental Sesame Dressing but without crispy noodles): 395 calories; 18g total fat; 2.3g saturated fat; 880 mg sodium, 4g fiber; 29g protein. Ingredients: Salad greens, grilled chicken fillet, mandarin oranges, toasted almonds.

## Worst Fast Food Salads

Most of these entrée salads have more than 10 grams of saturated fat, 35-59 grams of total fat, and up to 900 calories. Some have more sodium than most U.S. adults should consume in an entire day (1,500 mg), as recommended by the CDC.

- **Wendy's Chicken BLT Salad** (with Honey Dijon dressing): 790 calories; 53.5g total fat; 13.5g saturated fat; 1,665 mg sodium; 3g fiber; 38g protein. Ingredients: Salad greens, fried chicken fillet, grape tomatoes, bacon, shredded cheddar, garlic croutons.
- **Arby's Chopped Farmhouse Chicken Salad, Crispy** (with Buttermilk Ranch dressing): 670 calories; 48g total fat; 12.5g saturated fat; 1,470 mg sodium; 4g fiber; 33g protein. Ingredients: Salad greens, popcorn chicken, pepper bacon, cheddar cheese.
- **Jack in the Box Chicken Club Salad** (with Bacon Ranch dressing): 866 calories; 59g total fat; 12g saturated fat; 2,168 mg sodium; 5g fiber; 38g protein. Ingredients: Mixed salad greens, crispy chicken, bacon, cheese, seasoned croutons.
- **Carl's Jr. Southwest Grilled Chicken Salad** (with Chipotle Caesar dressing): 710 calories, 50g total fat; 12g saturated fat; 1,960 mg sodium; 6g fiber; 37g protein. Ingredients: Spring salad mix, grilled chicken, roasted corn, black bean salsa, red onions, shredded cheese, bacon bits, and tortilla strips.
- **Taco Bell Chipotle Steak Taco Salad:** 900 calories, 57g fat, 11g saturated fat, 1,700 mg sodium, 8g fiber, 28g protein. Ingredients: crispy tortilla "bowl," steak, beans, cheddar, rice, lettuce, tomatoes, tortilla strips, reduced-fat sour cream, chipotle dressing.

## AUGUST - NATIONAL IMMUNIZATION AWARENESS MONTH

August is National Immunization Awareness Month (NIAM). The goal of NIAM is to increase awareness about immunizations across the life span, from infants to the elderly.



### Why are immunizations important?

Immunization is one of the most significant public health achievements of the 20th century. Vaccines have eradicated smallpox, eliminated wild poliovirus in the United States, and significantly reduced the number of cases of measles, diphtheria, rubella, pertussis and other diseases. But despite these efforts, people in the U.S. still die from these and other vaccine-preventable diseases.

Vaccines offer safe and effective protection from infectious diseases. By staying up-to-date on the recommended vaccines, individuals can protect themselves, their families and friends and their communities from serious, life-threatening infections.

### Who should be immunized?

Getting immunized is a lifelong, life-protecting community effort regardless of age, sex, race, ethnic background or country of origin. Recommended vaccinations begin soon after birth and continue throughout life. Being aware of the vaccines that are recommended for infants, children, adolescents, adults of all ages and seniors, and making sure that we receive these immunizations, are critical to protecting ourselves and our communities from disease.

### When are immunizations given?

Because children are particularly vulnerable to infection, most vaccines are given during the first five to six years of life. Other immunizations are recommended during adolescent or adult years and, for certain vaccines, booster immunization are recommended throughout life. Vaccines against certain diseases that may be encountered when traveling outside of the U.S. are recommended for travelers to specific regions of the world. Go to [www.cdc.gov](http://www.cdc.gov) for immunization schedules.

## SEPTEMBER – GETTING KIDS READY FOR THEIR FIRST EYE EXAM



*(These suggestions were provided for eye doctor visits, but would also apply to first time visits with other doctors and dentists.)*

Parents should talk to their children about annual eye exams, according to Jeanie Washington, O.D. of Chicago, IL. According to Dr. Washington, there are some specific techniques parents can use for better doctor-round results: **Homework helps.** When looking for an eye doctor for your child, focus on terms like family practice and pediatric optometry. And, check out the practice before you take your child. Is it kid-friendly? Is there a play zone? Do the doctors and staff smile and seem friendly? What's their stock of children's eyewear like? A little pre-work is always a good idea.

**Tell them a story.** Not from a book, but in your own words. Just take some time to explain in simple terms what the exam will be like – from the eye chart to other tests. Just like grown-ups, children will appreciate the low-down on what to expect.

**Talk to the doctor.** Take some time before the appointment to write down anything you've noticed about your child's vision – squinting, headaches and other health notes that will help the doctor know what to look for.

**Give choices.** Eye doctors know if you let a child choose their glasses, they are more likely to wear them. But handle the choices carefully. You might want to pre-select a range of styles you'd be comfortable with and let your child choose from that bunch.

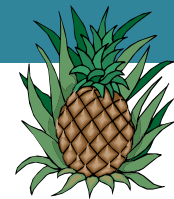
**Keep your cool.** If you're not hot on the eyewear choices your child has made, try redirecting or offering other choices, rather than getting upset.

**Explain the doctor's orders.** Most kids want to do the right thing, so make sure they understand their role in following through on their eyewear responsibilities. Show them how to clean their lenses or care for their contacts. *Source: vsp.com*

## GRILLED PINEAPPLE SUNDAE

### Ingredients:

- ★ 1 pineapple, peeled, cored and cut into 1 inch slices
- ★ 1/2 cup brown sugar
- ★ 2 tablespoons lemon juice
- ★ 1/2 gallon vanilla ice cream or frozen yogurt
- ★ 2 tablespoons melted butter
- ★ 1 teaspoon cinnamon



**Preparation:** Combine brown sugar, butter, lemon juice and cinnamon and mix until even. Brush mixture over pineapple slices. Place pineapple slice on preheated grill over a high heat and grill for about 1 minute per side or until browned. Remove from grill and immediately top with a scoop of ice cream and serve. These are best if the pineapple is warm when you eat it.