

Smart Choices

Consumer Health Education Seminar



Program objectives

- Define characteristics of consumer health
- Receive information about how to select a primary care doctor and the importance of preventive care
- Learn how to interpret health screening results
- Learn about UnitedHealthcare tools & resources
- Understand the components of a healthy lifestyle
- Learn who to call when you need help

Consumer Health Quiz: True or False?

1. According to the **CDC**, all people over the age of 6 months should have an annual flu shot.
2. Federal guidelines recommend 30 minutes of moderate exercise on most days of the week..
3. The emergency room of nonprofit hospitals is an inexpensive place to receive medical care.
4. Cigarette smoking is one of the leading causes of preventable death.
5. Maintaining a healthy weight may increase longevity by as much as 10 years or more.
6. If a small child wakes up in the middle of the night with a fever of 101° a parent should take the child immediately to a local hospital emergency room.
7. Up to 64% of American adults are now considered overweight or obese.
8. Recent studies make a direct connection between longevity and flossing
9. Proper hand washing is one of the most important thing you can do to prevent the spread of colds and flu.
10. Water helps memory function, improves skin appearance and helps regulate metabolism, which in turn helps promote weight loss.
11. 80% of all heart disease, stroke, type 2 diabetes and up to 40% of cancer could be prevented if people ate healthier, exercised more, and stopped using tobacco products
12. In America, consumers really have no control over the rising costs of health care.

Sources for the Consumer Quiz can be found in the note section below.

Speak up for health care safety

- **Speak up** if you have questions or concerns about your diagnosis and treatment;
- **Pay attention** to the health care you are receiving;
- **Educate yourself** on your diagnosis, medical tests and treatment plans;
- **Ask** a trusted family member or friend to be your advocate;
- **Know** what medications you take and why you take them;
- **Use** a hospital, clinic, surgery center, or health care organization;
that has undergone a rigorous independent on-site evaluation;
- **Actively participate** in all decisions about your health care
and treatment.

Source: Joint Commission on Accreditation of Healthcare Organizations



Do you have a doctor yet?

Your answer could be costing you.



Before heading to the ER, compare the average cost for the following:

Emergency Room Visit=\$938 Urgent Care Visit=\$130 PCP Office Visit=\$80

Convenience Care Visits=\$50 NurseLine Call=\$0 (UHC 2010 National Account Book benchmarks)

Doctor Office Visit

- Non-emergency illnesses
- Coughs or flu lasting more than a few days
- Preventive care:
 - Height and weight
 - Blood pressure
 - Annual flu shot
 - Tetanus booster
 - Cholesterol levels
 - Blood glucose levels
 - Cancer screenings

Convenience Care Clinics**

are designed to diagnose and treat minor injuries and illnesses. They are located in many retail stores such as CVS, Target and Walgreens. Common reasons to visit a convenience care clinic include:

- Fever
- Sore throat
- Earaches
- Coughs / Congestion
- Rashes (poison ivy, etc.)
- Bug bites
- Minor cuts - that may need a few stitches

Urgent Care Centers**

provide care for non-emergency health concerns on a walk-in basis and have extended hours. Common reasons to visit an urgent care center include:

- Severe vomiting
- High fever
- Cuts
- Mild fractures
- Severe rashes
- Burns
- Illness or injury that is not life threatening but still urgent

Don't Ignore an Emergency

Call 911 or go to an ER for the following:

- Apparent heart attack or stroke
- Uncontrollable bleeding
- Fractures
- Severe allergic reactions
- Difficulty breathing
- Major burns

What can members do on myuhc.com?



myuhc.com

UnitedHealthcare
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Message Center (4 unread) | Account Settings | Print | Help | Contact Us | Feedback | Sign Out

Home | Claims & Accounts | Physicians & Facilities | Pharmacies & Prescriptions | Benefits & Coverage | Personal Health Record | Health & Wellness

Chris Johnson
Doctor: L Shakerin
Change Doctor
Plan Name: Choice Plus
Group #: 111111
Member #: 7891234567

My Coverage
Account Balances
Benefit Details

Deductible
\$300 individual
\$600 family

Out-of-Pocket Max
\$500 individual
\$1,000 family

Health care with a difference

Hello Chris
What would you like to do today?

View My Claims | View Online Statement
Look Up My Benefits | View Account Balances
Find a Doctor | Print an ID Card
Manage My Prescriptions | Health Assessment
Treatment Cost Estimator
Extra Programs & Discounts
Look Up Health Topics
Information Center

Information Center
View All

Sign up today to be an organ donor
Is it normal memory loss or Alzheimer's?
The current avian flu outbreak
Getting care when you need it
Fight indoor asthma and allergy triggers

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Source4Women
Other Languages
Español
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Live Nurse Chat
Emergency? Dial 911

Chat in real-time with a nurse about a variety of general health topics. Go

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- Find Premium providers
- Order a health plan ID card
- Search claims
- Take Health Assessments
- Join Online Health Coaching
- Track Health information
- View Preventive Care Reminders
- Chat Live with a Nurse
- Order Custom E-Newsletter
- View Videos & Podcasts
- Locate Health News & Articles

To access health information and resources go to the myuhc.com home page.

Using the UnitedHealth Premium[®] designation program



When it's time to choose a doctor, picking a name off a list can be hard. Sure, you can find one who's nearby, but it's your health. You want to know which doctors stand out. How does one doctor compare to the rest?

The **UnitedHealth Premium designation program** helps you choose with confidence – just look for the stars. They identify physicians who meet quality and cost-efficiency guidelines for care.

The Premium designated physicians may have lower surgery repeat rates, follow evidence-based guidelines for care, and are more likely to be aware of the latest research and clinical trials.

Physicians who have met both Quality and Efficiency guidelines will have two Stars next to their names

To find a premium provider near you,

Log on to: myuhc.com

Select: Find a Doctor
(look for the stars)



Preventive care

Disease prevention and early detection are important to living a healthier life. Better health can result in lower health care costs for consumers. To receive a personalized report on screenings and exams you should consider for your age and gender, visit uhcpreventivecare.com



Preventive Care Guidelines

Routine preventive care services to maintain your health and prevent disease are important to living a healthy life. Talk with your doctor about your specific health questions and concerns, and follow these guidelines, along with the advice of your doctor to help you stay healthy.

Please enter your age and gender:

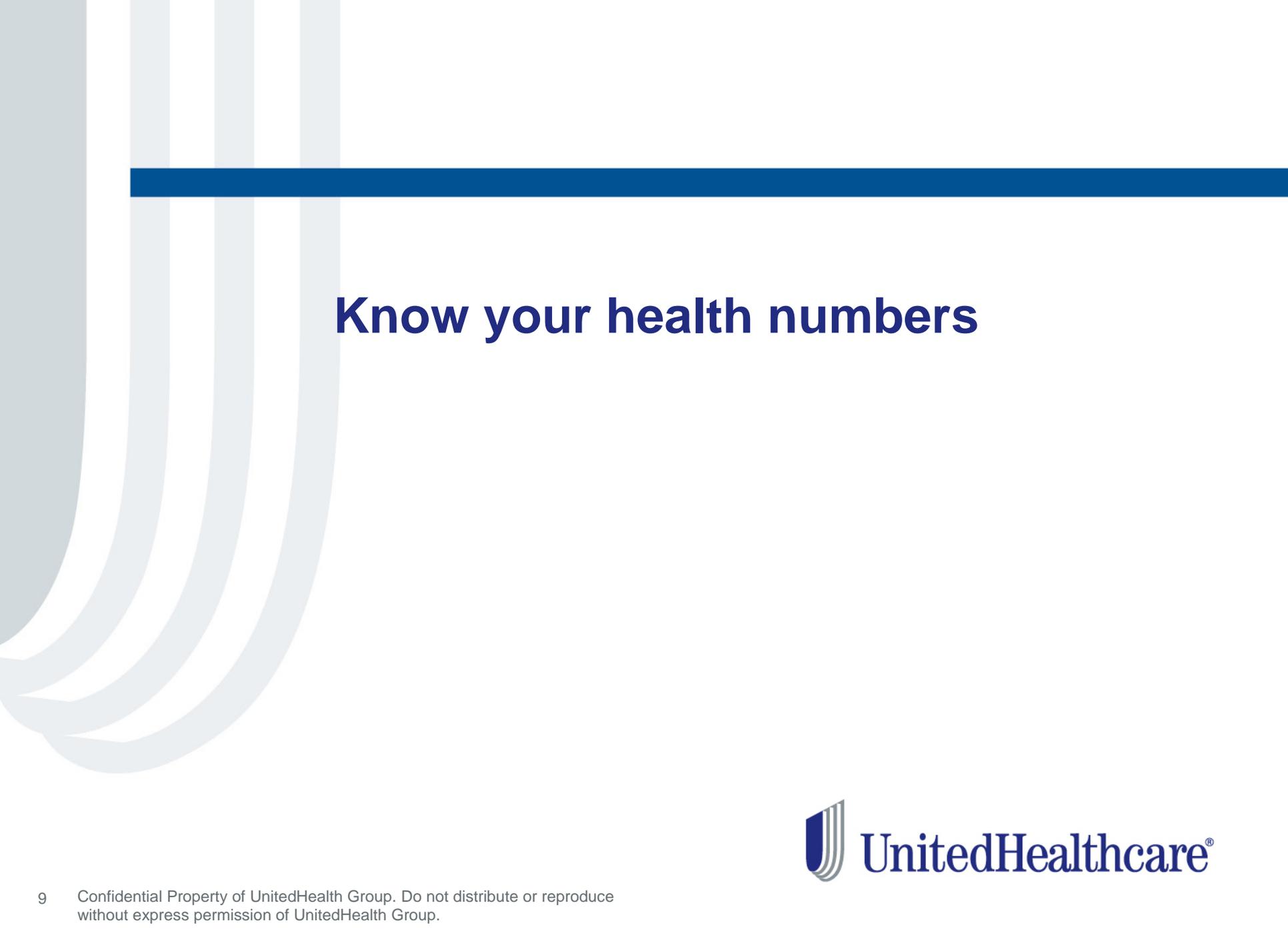
Age: **Gender:** Female Male

Did you know?



Chewing sugar free gum may improve focus, relieve stress and reduce hunger.

Source: American Dietetic Association



Know your health numbers



What is a healthy weight?

- Achieving a healthy weight can lower your risk of disease and increase your chances for a long and healthy life ¹. The United States Surgeon General advises using the body-mass index (BMI) to find a healthy weight.
- Most of us rely on the bathroom scale to judge whether or not we're at a healthy weight. BMI is a better way. The higher your BMI, the greater risk ².

BMI ranges

- Underweight: less than 18.5
- Healthy weight: 18.5 - 24.9
- Overweight: 25.0 - 29.9
- Obese Class 1: 30.0-34.9
- Obese Class II: 35.0-39.9
- Obese Class III: greater than 40



Source: An expert panel, convened by the National Institutes of Health in 1998, recommended that Body Mass Index (BMI) be used to classify overweight and obesity.

What is the significance of waist size and Waist-to-Hip ratio?

Studies have shown that the size of one's waist (*measured around your belly button*) correlate directly to heart disease. A waist size greater than **40 inches for men and 35 inches for women** is considered at risk.¹

What's Your Waist-to-Hip Ratio (WHR)? This is the ratio of your waist size to your hip size. Individuals who carry extra weight around their waist (**“apple shape”**) may increase their health risks for certain chronic diseases such as diabetes and heart disease more than those individuals carrying extra weight on their hips and thighs (**“pear shape”**).²

1. National Heart Lung and Blood Institute. Classification of Overweight and Obesity by BMI, Waist circumference and associated disease risk.
2. Frequently Asked Questions about BMI, 01/01/2011, American Heart Association.



What should I know about blood sugar?

Glucose (Blood Sugar), is the body's chief source of energy. Some foods have carbohydrates, which are complex sugars. When you eat foods that have sugar (carbohydrates), your body processes the complex sugar into glucose, the simplest form of sugar. If your body is **unable** to process excess sugars effectively, your blood glucose levels rise and place you at risk for a condition known as diabetes mellitus.

Factors that may place you at risk for Type 2 diabetes are:

- A family history of diabetes
- Being overweight or obese
- Diabetes during pregnancy
- Race or ethnicity ¹.

Lifestyle changes that may reduce your risk:

- Engage in 30 minutes of physical activity most days of the week.
- Eat small, frequent balanced meals.
- Achieve and maintain a healthy body weight ².

Glucose Optimal Level:

- Fasting: less than 100 mg/dL³.

Consult with your physician before starting an exercise program and to learn more about other actions you can take to lower your risk of diabetes.

1. Adapted from the American Diabetes Association's on-line "Diabetes Risk Test (<http://www.diabetes.org/info/risk/risktest.jsp>).
2. Diabetes Prevention Program (DPP)
3. American Diabetes Association, glucose guidelines, 2011

What should I know about blood pressure?

Blood pressure measures the pressure of the blood against the walls of your arteries as your heart beats and rests. It results from two forces. **Systolic pressure** is the top number and measures the pressure in the arterial walls when the heart contracts. **Diastolic pressure** is the bottom number and measures the pressure in the arterial walls when the heart rests between beats.

Hypertension: is the medical term for high blood pressure. High blood pressure may not cause any symptoms. In fact, many people with high blood pressure do not even know they have it, this is why high blood pressure is called the “silent killer”

High blood pressure makes your heart work harder than normal. High blood pressure may place you at risk of heart attack, stroke, kidney failure and heart disease¹.

Lifestyle changes that may reduce your risk:

1. Engage in 30 minutes of physical activity most days of the week.*
2. Learn how to manage stress more effectively.
3. Reduce sodium intake.
4. Quit smoking or using tobacco products.

***Consult with your physician before starting a physical activity program.**

Classification of Blood Pressure for Adults			
Category	Systolic (mm Hg)		Diastolic (mm Hg)
Normal	Less Than 120	And	Less than 80
Pre-Hypertension	120-139	Or	80-89
Stage 1 hypertension	140-159	Or	90-99
Stage 2 hypertension	160 or higher	Or	100 or higher

¹ Source: American Heart Association, www.americanheart.org**

Source: American Heart Association

What should I know about cholesterol?

Total cholesterol is the total amount of cholesterol in your body at any given time, including HDL (good cholesterol) and LDL (bad cholesterol).

- **An optimal Total Cholesterol is less than 200 mg/dL**

High Density Lipoprotein (HDL) is called the “good” cholesterol because it actually helps clear your arteries of plaque deposits that can cause blockages.

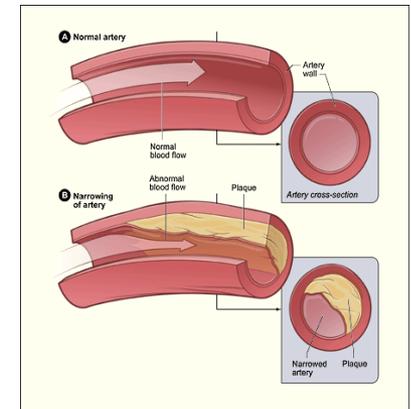
High levels of HDL may lower your risk of heart disease.

- **An optimal HDL level for men is higher than 40 mg/dl**
- **An optimal HDL level for females is higher than 50 mg/dL**

Low Density Lipoprotein (LDL) is known as the “bad” cholesterol because it contributes to the build up of plaque deposits on your artery walls, a condition called atherosclerosis.

- **An optimal LDL level is less than 100 mg/dL**

Source: American Heart Association, www.americanheart.org



For people with diabetes and or heart disease consult with your doctor for your LDL targets and more information.

Exercise and good health

How much exercise is needed for good health?

- There is good news about fitness – you don't have to run a marathon to reap the many rewards of exercise. Research has shown that moderate exercise, performed for *30 minutes on most days of the week* provides many of the same benefits as strenuous exercise.

A moderate exercise program can improve:

- the efficiency of your heart and lungs
- muscle strength and flexibility
- the burning of fat
- quality of sleep
- overall well-being¹.

1. Physical Activity Facts: President's Council on Fitness, Sports and Nutrition.
www.fitness.gov/resources_factsheet.htm.



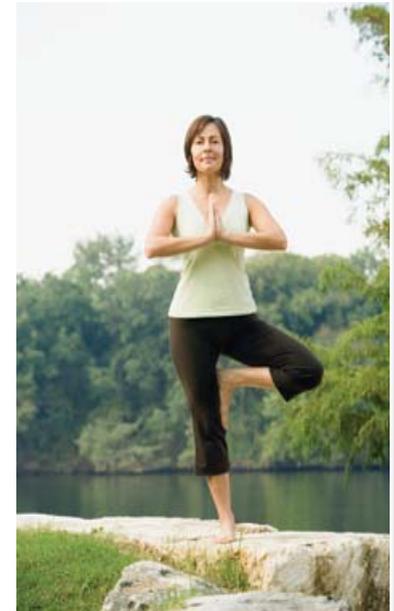
How can we manage stress?

The good news is that stress is manageable. If you learn simple relaxation techniques (deep breathing, yoga), identify the causes of your stress - your "stressors" - and change your thinking about stressful situations, you can reduce stress and lessen its effects on your body.

Try some of the following suggestions:

- **Give up.** Some things are beyond your control.
- **Get some exercise.** Physical activity is a great stress-buster.
- **Create a retreat.** Make a place where you can get away from it all .
- **Relax your standards.** Perfectionism can be a major source of stress.
- **Beware of unhealthy quick fixes.** Drinking too much, smoking or overeating won't make things better and may make you feel worse.
- **Get it out.** Talk to trusted friends or find a support group. It may not change the situation, but expressing your feelings can help you feel better.
- **Make time for joy in your life.** Do things that give you pleasure or help you feel more peaceful.
- **If you're overwhelmed.** If nothing is working for you, get professional help. Talk to a counselor or your doctor. ¹.

1. Stress, myoptumhealth.com, 2011.



Benefits of sleep

The National Sleep Foundation found that over 60% of Americans suffer from poor sleep quality resulting in everything from falling asleep on the job and absenteeism to car accidents.

A good night's sleep can not only leave you feeling energized in the morning, it can help improve your overall health. You'll be better able to manage stress and be more productive. A restful sleep even helps strengthen your immune system!

To get the right amount of sleep, try the following tips:

- Develop a sleep schedule: Most people need seven to eight hours of sleep each night.
- Try going to bed and waking up at about the same time every day.
- Create a soothing environment and follow a sleep routine.
- Do some slow, easy stretches. Dim the lights.
- Turn on some soft music or relaxing sounds, like the sounds of the ocean.
- Take some slow deep breaths to relax and think calm peaceful thoughts.

How much sleep do you really need?	
Preschooler (3-5 years)	11 to 13 hours
Children (5-10 years)	10 to 11 hours
Teens (10-17 years)	8.5 to 9.25 hours
Adults	7 to 9 hours

Adapted from National Sleep Foundation



Who to call when you need information



Members can call NurseLineSM to speak with a Registered Nurse 24 hours a day, seven days a week.

- Nurse advice (triage)
- General health information
- Condition education
- Member services/Provider referrals
- Health information library



To speak with a Registered Nurse call:

**1-866-869-6358.
Press 2**

Be sure to put the NurseLine phone number into your cell phone for easy access.

For informational purposes only. NurseLineSM nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.

Healthy Mind Healthy Body® e-Newsletter



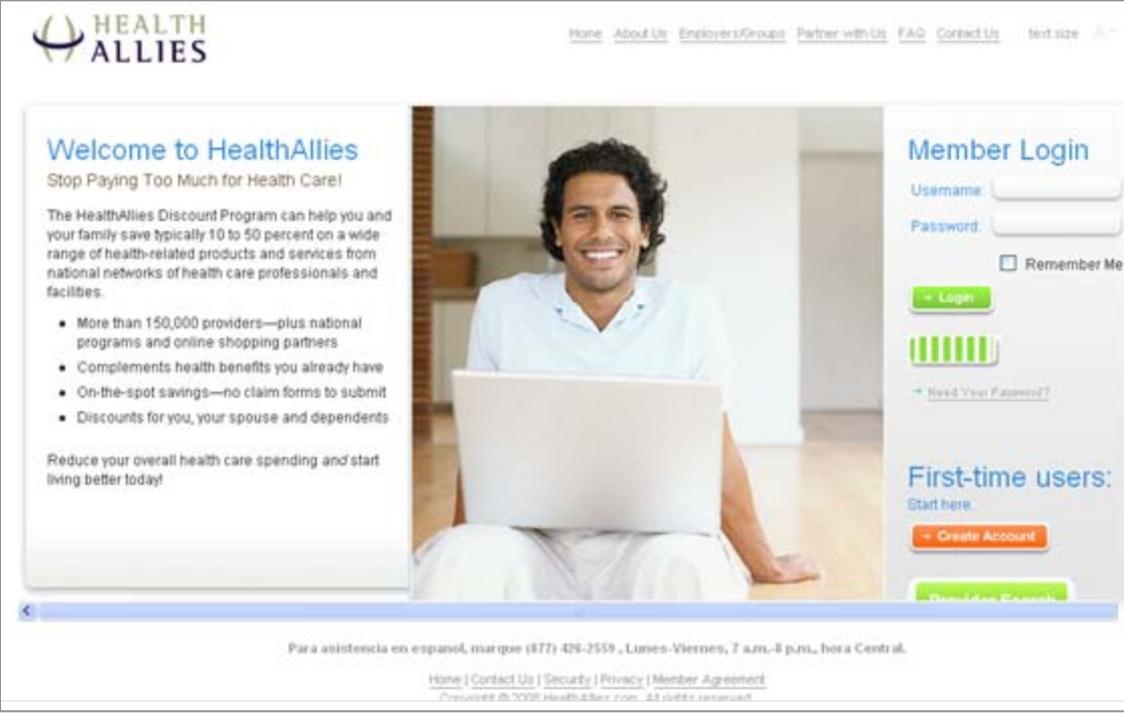
2.3 million users enjoy content based on five topics that they can choose from the following list:

- Healthy living and well-being
- Family and children's health
- Men's health
- Women's health
- Asthma
- Cancer
- Diabetes
- Healthy back
- Heart health

Members can register online at www.uhc.com/myhealthnews



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Offers:

- Discounts on health and wellness related products and services
- Discounts range between 5-50%
- Popular discounts include gym discounts, fitness apparel, Lasik surgery, Jenny Craig weight loss programs

The UnitedHealth Allies health discount program is administered by HealthAllies®, Inc., a discount medical plan organization located at 505 N. Brand Blvd., Suite 850, Glendale, CA, 91203, 1-800-860-8773. **The health discount program is NOT insurance.** The health discount program provides discounts for certain health products and services. The health discount program does not make payments directly to the providers of health products and services. The program member is obligated to pay for all health products and services but will receive a discount from those providers who have contracted with the discount plan organization. The health discount program is offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and to encourage participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change.

Source4Women online seminars: Calendar 2012

Source4Women provides tools and resources focused on keeping UnitedHealthcare members and their families healthy. As part of UnitedHealthcare's commitment to helping people live healthier lives, we offer an online seminar on an important health topic every month. Seminars include audio and video, as well as time for questions with expert speakers. All seminars are recorded and available for viewing anytime at www.source4women.com.



Follow @Source4Women on Twitter. We're tweeting upcoming online seminars, new website content, healthy recipes and more!

<p>January 10 Healthy Weight</p> <p>▶ Diet and Lifestyle Changes That Go The Distance</p> 	<p>February 7 and 14 Heart Health</p> <p>▶ February 14 - You Are What You Eat: Eating to Improve Your Heart Health</p> <p>▶ February 7 - Promoting Healthy Relationships: Life Saving Tools to Prevent Teen Dating Abuse</p> 	<p>March 13 Nutrition</p> <p>▶ Simple Ways to Slash and Burn 100 Calories a Day</p> 	<p>April 10 Communication/Relationships</p> <p>▶ Connections of Food, Energy and Mood</p> 
<p>May 8 Healthy Exercise</p> <p>▶ Diet vs Exercise for Weight Loss</p> 	<p>June 12 Supplements</p> <p>▶ Everything You Always Wanted to Know About Supplements</p> 	<p>July 10 Exercise and Fitness</p> <p>▶ Walk Off Those Extra Pounds</p> 	<p>August 14 Children's Health</p> <p>▶ The ABCs of Child Nutrition and Physical Activity: Raising a Happy, Healthy Eater</p> 
<p>September 11 Cholesterol Education</p> <p>▶ Unscrambling Fat Facts</p> 	<p>October 9 Breast Cancer Awareness</p> <p>▶ Anti Cancer Diet: Eating Smart to Prevent Cancer</p> 	<p>November 13 Diabetes</p> <p>▶ Eating to Prevent and Control Diabetes</p> 	<p>December 11 Holiday Weight</p> <p>▶ Holiday Social Weight Maintenance</p> 

The Dr. Oz Show video clips: Calendar 2012

Each vignette will be available for six months on UHC.com and Source4Women.com

Each month, UnitedHealthcare is posting a video clip featuring a health and wellness tip courtesy of The Dr. Oz Show. The clips focus on achieving or maintaining a healthy weight, heart health, exercise and healthy eating, and can be easily shared by simply copying and pasting the Web link into an email or Web browser. Each clip will be available on UHC.com or Source4Women.com.

These video clips are part of UnitedHealthcare's commitment to work with renowned doctor and nationally recognized author Dr. Mehmet Oz to support health and wellness topics for our members.

January	February	March	April
<p>▶ Take Calcium, Lose Weight</p> 	<p>▶ Outsmart a Heart Attack</p> 	<p>▶ Mediterranean Health</p> 	<p>▶ Busting Stress</p> 
May	June	July	August
<p>▶ Age-defying Foods</p> 	<p>▶ Multivitamins</p> 	<p>▶ Hazardous Sunscreen Mistakes</p> 	<p>▶ Energy Boosters</p> 
September	October	November	December
<p>▶ Immune Boosters</p> 	<p>▶ Antioxidants</p> 	<p>▶ Winter Allergies</p> 	<p>▶ Trim the Holiday Fat</p> 



Program summary

- We all play a major role in all aspects of health care delivery.
- Participating in self-care allows you to take control of your health which helps lead to better health outcomes.
- Health care safety is everyone's responsibility
- A wise health care consumer uses information and tools to take an active role in their health care.
- Getting preventive care and maintaining a healthy lifestyle is key to leading a long and healthy life.

