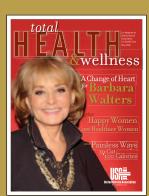


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Cover photo: Gary Gershoff/WireImage

Television journalist and event honoree presenter, Barbara Walters attends the 39th annual National Salute to Black Achievers in Industry Awards at the New York Marriott Marquis Hotel on March 19, 2009 in New York City.

Take 3 Steps Toward Healthy Eating

ACCORDING TO MANY HEALTH EXPERTS, AMERICANS JUST AREN'T EATING RIGHT — WE'RE NOT GETTING ENOUGH NUTRITION, AND WE'RE TAKING IN TOO MANY CALORIES. BUT CHANGING YOUR EATING PLAN MAY NOT BE QUITE AS DIFFICULT AS YOU THINK.







→ WE KNOW WE SHOULD EAT MORE OF WHAT'S GOOD FOR US AND LESS OF WHAT'S NOT. BUT MOST AMERICANS get too many calories and not enough nutrition in their daily diet, health experts claim. Here's a simple three-step plan to help.

One: Focus on Fruits and Vegetables

Only about 11 percent of Americans eat the recommended 2 cups of fruits and 2½ cups of vegetables a day, according to a new study in the *American Journal of Preventive Medicine*. One way to get with the program: Add fruits and vegetables to foods you already eat.

- Top pizza with peppers, zucchini, and mushrooms.
- Stuff dark green lettuce, onions, and tomatoes into sandwiches.
- Put bananas, apples, or berries on cereal or pancakes.

Two: Make Half Your Grains Whole

Substitute whole grains for refined ones to get the daily 3-ounce servings advised by U.S. dietary guidelines. One slice of bread, a cup of cereal, or 1/2 cup of cooked rice or pasta each equal about a 1-ounce serving. Some ways to get started:

- Spread low- or nonfat cream cheese on a whole wheat bagel.
- Use a whole wheat pita for lunch instead of white bread.
- Snack on whole-grain tortilla chips with salsa.

Three: Cut Back on Culprits

Saturated fat, trans fat, sugar, and salt can derail your diet. Look for low-fat, reduced-sodium, and sugar-free versions of your favorite foods. Here are more tips for staying on track:

- If you eat beef, get a lean cut—and eat less of it. Each day, you only need about 5 to 6 ounces of food from protein sources.
- Keep the chicken but lose the fat by trimming the skin and choosing broiled or grilled.
- Love ice cream? Substitute with low- or nonfat frozen yogurt or ice cream.

START SMALL

Don't feel overwhelmed! Try making just a couple of healthy changes to your diet. Once you've developed some new habits, it's easier to add more. Visit www.healthierus.gov/dietaryguidelines and click on "A Healthier You."

We value your membership and are here to assist you should you need us. Please contact us at 800-872-1187.

Painless Ways to



GETTING RID OF 100 CALORIES PER DAY DOESN'T SOUND TOO DIFFICULT, RIGHT? IF YOU CAN PULL IT OFF, YOU CAN DROP 10 POUNDS PER YEAR. CHECK OUT SOME TIPS BELOW.

"BY CUTTING just 100 calories

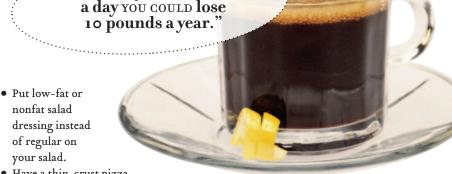
LOSING WEIGHT IS NO PICNIC, ESPECIALLY IF YOU'RE TRYING TO GET RID OF A LOT OF IT. BUT BY CUTTING JUST 100 calories a day you could lose 10 pounds a year. Double your efforts and you could drop 20. Here are some ways to do it through your diet.

At Breakfast

- Flavor your coffee with skim milk and sugar-free sweetener rather than whole milk and sugar.
- Use a smaller bowl for your breakfast
- When you make an omelet, substitute four egg whites or half a cup of egg substitute for two whole eggs.
- Eat fresh fruit instead of drinking juice.
- Trade regular syrup on your pancakes for the light or sugar-free variety.
- Substitute Canadian bacon for regular bacon.

At Lunch

• Use mustard instead of mayonnaise on your sandwich.



- Have a thin-crust pizza rather than a pan pizza.
- Drink club soda with lime, not a regular soda.
- Order minestrone or chicken noodle instead of cream-based soup.
- Make a grilled sandwich with nonstick vegetable oil spray instead of butter.
- Order a regular hamburger instead of a cheeseburger.

At Snack Time

- Dip raw vegetables instead of tortilla chips into salsa.
- Select a granola bar instead of a fudge nut brownie from the vending machine.
 - At celebrations, ask for a piece of sheet cake from the middle instead of the edge. You'll get less high-calorie icing.
 - Snack on an orange or a banana instead of a candy bar.

- Eat 35 pretzel sticks instead of an ounce of dry-roasted peanuts.
- Eat air-popped popcorn instead of caramel-coated popcorn.
- Reach for 1 cup of nonfat plain yogurt instead of custard-style yogurt.

At Dinner

- Choose red sauce instead of cream-based sauce on pasta.
- Split a meal with your dining companion.
- Order lunch-sized portions instead of dinner-sized when eating out.
- Eat half a cup of steamed fresh broccoli instead of half a cup of frozen broccoli in cheese sauce.
- Choose two roasted drumsticks instead of two breaded and fried drumsticks.
- Eat two meatballs instead of four with your spaghetti.
- Order vegetarian lasagna instead of meat lasagna •

For more information, visit the American Dietetic Association at www.eatright.org.



Make Sense of Five Exercise Myths

WHEN IT COMES TO EXERCISE, THERE'S A LOT OF MISINFORMATION OUT THERE. GET THE STRAIGHT FACTS ON HOW OFTEN YOU SHOULD WORK OUT, HOW MUCH PHYSICAL ACTIVITY YOU NEED, AND WHAT TYPES OF EXERCISES YOU SHOULD PURSUE.

→ YOU KNOW YOU SHOULD MOVE FOR 30 MINUTES EACH DAY. OR IS THAT 60? AND SHOULDN'T YOU BE LIFTING weights and stretching, too? But when? Separate the myths from the facts to move yourself toward better health.

Myth 1: Everyone needs at least 30 uninterrupted minutes of exercise every day.

Fact: An average adult should get 30 minutes of moderate exercise every day. But go ahead and divide your exercise into shorter stints. A recent study in the *Journal of Hypertension* found that four 10-minute walks each day beat one 40-minute walk in reducing borderline high blood pressure. And, if you like your exercise more vigorous, fewer, shorter sessions offer the same benefit as longer sessions of moderate exercise. Run, play singles tennis, jump rope, clog dance, bike uphill, or play racquetball for at least three 20-minute periods a week.

Myth 2: I'd better see my doctor before starting an exercise program.

Fatt: If you're younger than age 35 and healthy, just get moving. But do check with a doctor first if you're older than 35, have been a long-time couch potato, or have high blood pressure, frequent dizzy spells, breathlessness, or other health problems.

Myth 3: I should lift weights every day.

Fact: It's better to avoid exercising the same muscle groups two days in a row. So, do strength or resistance exercises, such as weight lifting, just two or three days each week for about 20 minutes at a time. Shop at a sports store for a resistance band or inexpensive hand and ankle weights. Or use the machines at a health club or community center.

Myth 5: Diet alone can help me shed pounds sensibly.

Fact: The National Institutes of Health says that to promote healthy weight loss, you need to combine sensible eating with about 60 minutes a day of exercise. To keep off the weight, rev up your daily exercise to about 90 minutes.

To stretch your lower back after a workout, lie on the floor. Keeping your lower back flat, bend your right leg. Pull your knee toward your chest and hold for 30 seconds. Repeat with your left leg.





polyps and other pre-cancerous growths.

Mental and neurological health.

Teens who eat greens
may behave better, with
less risk of being either
depressed and withdrawn or
aggressive. Older adults who eat fewer greens
may be more likely to develop Alzheimer's
disease

Bone and tooth health. Calcium and other nutrients in greens build stronger skeletons and prevent bone loss over time; the same compounds strengthen teeth. In one study, older adults who ate their vegetables, including greens, had fewer signs of periodontal disease.

Cell and gene health. Every day, your body's smallest components are under assault from environmental hazards. Compounds in these plants seem to prevent or reverse these potentially cancer-causing changes. This association has been observed in smokers, airplane pilots, and others frequently exposed to radiation and other health hazards.

Nutritional Treasures

How is it that simple plants can have so many beneficial effects? There's no magic involved—just a stockpile of the following vitamins and minerals.

- Magnesium, the fourth most abundant mineral in your body, plays a key role in more than 300 biochemical reactions. It keeps your nerves, muscles, immune system, heart, and bones strong and working properly.
 - Vitamin K is best known for helping blood clot, and it's a newly discovered champion of bone health. Several studies have found that people with low levels had thinner bones

and a higher risk
for osteoporosis
and bone
fractures.

• Calcium, the classic bonebuilder, also helps stop bleeding and keep nerves, muscles, and the heart in top shape. It may also prevent colon, breast, and other cancers.

Vitamin A boosts eye
health and is key to
bone growth and
reproduction. It also
fights infection by
ng the immune system

regulating the immune system and assisting germ-fighting lymphocytes.

- Iron is essential to prevent anemia, a shortage of red blood cells or of the protein hemoglobin.
 Without these, your blood can't deliver enough oxygen to keep all your organs and tissues working properly.
- Vitamin C assists in the wound-healing process; helps in the formation of collagen in your bones, cartilage, muscles, and blood vessels; and works to keep teeth and gums healthy.
- Fiber, as part of a healthy diet, lowers cholesterol and protects heart health. It keeps your bowels running smoothly and can make you feel fuller with fewer calories.
- Folate is most important to women who are or could become pregnant. Babies born to folate-deficient mothers are at risk for neural tube defects and other malformations of the skull, brain, and spine.

For Best Results, Vary Your Veggies

Popeye had it right:
Spinach is a low-calorie nutritional
powerhouse, rich in vitamin A and
folate and a good source of calcium,

vitamin C, and iron. But think beyond the can and try the following types of foliage.

- Kale, a descendant of wild cabbage, has long, ruffled leaves with a purplish hue. When cooked, it has a mild cabbage taste and a delicate texture.
- Swiss chard grows on celery-like stalks that are often white, red, or

yellow. The leaves can be smooth or curly and have a beet-like taste that is bitter and sweet at the same time.

 Mustard greens are peppery and pungent. They're common in Chinese, African-American, and Southern recipes.

- Collard greens are the oldest known variety; they date back to prehistoric times and were popular among ancient Greeks and
- Broccoli rabe looks like thin broccoli stalks, with smooth leaves and clusters of florets. Its bitter taste mellows

with cooking.

When buying fresh greens, look for crisp, brightly colored bunches that have no yellow, brown, limp, damaged, or spotted leaves. Wrap them loosely in plastic and keep them in the refrigerator crisper. Most greens last only a few days, so get cooking quickly for maximum nutrition.

It's not just when, but how, you cook them that helps you make the most of greens' health-promoting qualities. Chop greens

right before you cook or eat them
to avoid nutrient loss due to
air exposure. Steam,
microwave, or stir-fry
rather than boiling,
since nutrients can also
leach into water.
And be careful what
you drink with your
greens. Coffee and tea limit
your body's absorption of iron, so

Consider pairing spinach with orange juice or citrus fruits, since vitamin C helps with iron uptake. •

save them for an after-meal sip.

Nuts about nutrition? Head online. You can learn about weight management, meal planning, dietary supplements, and much more at www.nutrition.gov.

Happy Women Are Also Healthier Women

HAPPINESS MAY DO MUCH MORE THAN MAKE YOUR LIFE MORE SATISFYING. IT ALSO MAY IMPROVE YOUR HEALTH.



→ HAPPY WOMEN MAY BE AT LESS RISK FOR DISEASE BECAUSE THEY GENERALLY RESPOND LESS INTENSELY to stress than their unhappy counterparts. Sharp responses to stress can weaken the immune system. This, in turn, lowers the body's ability to fight infection.

What Makes Women Happy?

One study of college students found that—day to day—women and men were about equally happy. True, the women experienced more intense emotions. But their highs seemed to balance out their lows.

Happy women tend to:

- Like themselves—they have high selfesteem and believe themselves to be more ethical, intelligent, and accepting
- Have a sense of personal control over their lives
- Be optimistic

- Be extroverted
- Have close, personal relationships
- Be involved in work or life pursuits that provide new challenges and personal growth

In contrast, one study found that unhappy women were more likely than happy ones to report being in poor health and not having friends to confide in. They also worried more about inconveniencing others, were dissatisfied with their bodies, and had less fun.

Does the stress of multiple demands affect women's happiness? Apparently so, but the effect may be positive. Women with two or three roles—parent, partner, or paid employee—were happier than those in fewer roles.

The Biology of Happiness

A woman's genes account for about 50 percent of how she feels day to day. Some experts believe everyone is born with a certain "set point" for happiness. This sense of well-being may change temporarily in response to an event, such as winning the lottery or becoming ill. But, over the long run, many women will return to about the same level of happiness.

Brain activity may play a role. Scientists studying brain images of healthy adults have discovered that cheerful women have more activity in the left frontal region of their brains. But anxious, pessimistic women show more activity in the right frontal region.

Some gender differences also exist: One study found that a significantly wider portion of the brain is activated in women when they are sad than in men.

How to Pursue Happiness

- Get enough sleep, eat right, and exercise.
- Act confident. In studies, people who feigned high self-esteem actually ended up feeling better about themselves.
- Determine which activities you enjoy and find meaningful. Then spend more time doing those activities.
- Consider stress reduction techniques, such as meditation. Some experts believe these therapies may alter brain activity linked to anxiety.

Calling all ladies: Your mental health is one part of maintaining a healthier you. You can explore a wide variety of topics related to female health at www.womenshealth.gov.



A doggedly determined interviewer with a knack for finding the emotional jugular vein in her subjects and quickly opening it

→ THIS TIME. THE 81-YEAR-OLD INTERVIEWER OVERCAME A LIFEthreatening cardiac disorder (via open-heart surgery in May 2010) and bounced right back to announce that she'd be going back to work this September as

cohost of ABC's popular talk show The View.

For the Emmy Awardwinning Walters, last May's aortic valve replacement surgery was only the latest in a long series of successful steps aimed at enhancing what has undeniably been a fabulous television career.

The operation went smoothly, says Walters, who in July declared herself to be "fully recovered" and already looking forward to resuming her daily stint on The View, which she co-produces with longtime TV executive Bill Geddie.

"My scar is a little sore still, and very visible," Walters told her fans during a brief interview conducted two months after the surgery. "What happens is that the surgeon literally puts your heart in his hand and then attaches a new valve.

"It went very well, and I've been recovering quite nicely. I'm very glad to be alive—and I'll see you in September!"

Looking bright-eyed and energetic, the resurgent Walters also took advantage of the air time in order to talk up the importance of educating women about heart disease and heart surgery – a topic on which she has frequently reported in the past.

Like Father, Like Daughter

Born in Boston on September 25, 1929, Walters grew up in a high-powered showbiz family. Her famously charismatic father, producer Lou Walters, rocked Broadway audiences when she was 14 by launching the electrifying Ziegfield Follies of 1943. He also took the Big Apple nightclub world by storm as the celebrity proprietor of Manhattan's fabulously successful Latin

For Barbara, these early years of watching her dad hobnob with top showbiz stars would pay huge dividends. After she became nationally known as a TV interviewer in the 1960s who wasn't afraid of asking tough, intimate questions of her subjects, she more than once explained her success by pointing out: "I was never in awe of the people I interviewed, no matter how famous they were."

Barbara Walters speaks with a neighbor during a luncheon in New York, Thursday, April 17, 2008, featuring California Gov. Arnold Schwarzenegger and New York Mayor Michael Bloomberg. Bloomberg hosts annual luncheons to discuss his political agenda.

With Exercise, It's Better to Start Late than Never

Lifelong exercise is the best way to keep a healthy heart. But even sedentary 40-year-olds have a lot to gain by getting more active. In a recent study, compared to persistent couch potatoes, people who began exercising in midlife halved their risk of later dying from heart disease.



After signing on as a writer and researcher for NBC's The Today Show in 1961, she soon landed a coveted on-camera slot as the regular "Today Girl". Soon, she was reporting her own stories and winning millions of fans all across the country although it would be 1974 before she crashed through the "glass ceiling" of early network television and became a co-host of the popular news-and-talk morning show.

Eye to Eye with Monica Lewinsky

By 1976, Walters had already achieved the first of her many career transformations. In that year she joined Harry Reasoner as co-anchor on the ABC Evening News and began a three-year stretch as a nightly network newscaster. Three years later, she changed electronic hats once again . . . this time going on camera (with Hugh Downs) as a co-host of 20/20.

An enormously skilled interviewer by then, Walters was perfectly suited to the formatand would go on to enjoy an extraordinary run of 25 years with the long-lived ABC newsmagazine show.

Both during and after the 20/20 marathon, Walters also crafted a seemingly endless series of TV specials in which she provocatively interviewed such major international figures as former United Kingdom Prime Minister Margaret Thatcher, Cuban dictator Fidel Castro, and the Shah of Iran-along with showbiz giants Michael Jackson and Katherine Hepburn, White House sex scandal-figure Monica Lewinsky (74 million TV viewers watched that one) and many other celebrities of recent

Incredibly enough, Walters

also found time to churn out a huge bestseller-1970's How To Talk With Practically Anybody About Practically Anything—while also surviving three sometimesturbulent marriages and raising an adopted daughter, Jackie, whom she has often described as the center of her life and a major reason why she was able to overcome the many career challenges she faced.

A doggedly determined interviewer with a knack for finding the emotional jugular vein in her subjects and quickly opening it, Walters has also learned to laugh at herself over the long years of her TV career. Mercilessly parodied by comedienne Gilda Radner on TV's Saturday Night Live as "Baba Wawa" (due to her odd pronunciation of Ls and Rs, caused by a mild speech defect), the famed interviewer bristled at first. Then, later, she started to see the humor in Radner's parody, while declaring that she actually found the impersonation "quite funny".

Having won virtually every excellence-in-television award at least once in her long career, Walters nailed down the ultimate showbiz trophy in 2007, when she was presented with her own "Hollywood Walk of Fame" star as an enduring media legend. Only a year ago, her 50 years in television were also honored with a Lifetime Achievement Award during the 30th Annual News and Documentary Emmy Awards at the Lincoln Center in

An impressive resume? You might say so. But Barbara Walters insists that she isn't finished yet-and that she "can't wait" to get back to daily television's The View, hopefully by the time you read this account of her recent "Change of Heart!" •



Why Did Barbara Need Surgery?

Her surgery was required in order to replace a leaking valve that controls the flow of blood from the heart's main pumping station (the left ventricle) into the aorta, the major artery supplying freshly aerated blood to the body. Nearly 20,000 people a year currently undergo the highly complex but statistically safe cardiac procedure. Many opt for mechanical replacement valves, but Walters chose a "living tissue" substitute valve taken from a cow.

Avoid Depression This Holiday Season

FRENZIED HOLIDAY SHOPPING AND OTHER STRESSORS CAN PUT A DAMPER ON WHAT SHOULD BE A HAPPY TIME. CHECK OUT SOME TIPS TO AVOID THIS BELOW.

→ 'TIS THE SEASON FOR HAPPINESS, JOY, AND CHEER, RIGHT? NOT NECESSARILY. FOR MANY PEOPLE, THE holidays can also bring on feelings of sadness and loneliness. You may feel stressed out by the demands of shopping, parties, and even family gatherings. Although these feelings are normal, there are many things you can do to stay positive and enjoy the holiday season this year. Here's how:

Be Kind to Yourself

Taking on too much responsibility or saying yes to too many things can cause stress. However, feeling healthy and well rested will allow you to enjoy the activities you choose to

- Only do holiday activities that are most meaningful to you. Pass on those you feel obligated to do.
- Get enough sleep, about seven to nine hours per night.
- Try to eat right and exercise even when your schedule is busy.

• Don't stay cooped up

inside.

Sunlight can relieve depressive symptoms associated with winter's shorter days.

Make This Season Special

Every year is different. What can you do to make this one memorable?

- Make new holiday traditions with your family. Go sledding. Bake cookies together. Take a stroll around your neighborhood and admire the lights and decorations.
- Focus on the future. Avoid comparing this holiday season to happier ones in the past.

Consider Others

Sharing your time with someone else can make you feel better about yourself.

- Volunteer. It will remind you of your unique talents and the difference you can make in someone else's life.
- Surround yourself with supportive and positive people. You may want to call or e-mail someone you haven't heard from in a while. Be open to opportunities where you could make new friends.

If none of these tips provides relief, speak with your doctor about other ways to reduce stress or depression. •



Get Connected: Tips for Meeting New People

Science calls it "social support." You know it as friendship. And, both you and science agree that positive relationships are vital to your physical and mental health.

These tips can help you connect with others in meaningful ways:

- Keep your attitude upbeat. Empower yourself by focusing on your unique skills and personality-not on your disability. People are drawn to others who project a happy and confident image because it makes them feel good, too.
- Join a support group. Finding people who really understand what you're going through can be invaluable in helping you adjust and feel validated.
- Try, try again. Even if you've had encounters with people or groups that didn't work out, don't give up. The rewards of deep and satisfying personal relationships are worth the effort.



Q. & A.: Perfectionism vs. Öbsessive-Compulsive Disorder

DO YOU OFTEN CHECK YOUR STOVE SEVERAL TIMES BEFORE LEAVING HOME? NO BIGGIE. MOST WOMEN HAVE EVERYDAY HABITS. BUT IF YOU HAVE A CONDITION CALLED OBSESSIVE-COMPULSIVE DISORDER (OCD), THESE REPETITIVE BEHAVIORS CAN INTERRUPT YOUR DAILY LIFE.

What is obsessive-compulsive disorder? A. Obsessive-compulsive disorder (OCD) is a prevalent anxiety disorder. It often starts during early childhood or adolescence.

People with OCD are not simply perfectionists. Instead, they experience distressful obsessions, or unwanted, repeated thoughts that won't go away. To relieve their obsessive thoughts, they may behave in a compulsive manner by repeating certain rituals. They can't control their obsessions and compulsive behaviors.

What are the warning signs of OCD? A. OCD can be an especially debilitating disorder. The recurrent obsessions and compulsions that characterize OCD can take over sufferers' everyday lives.

Some common obsessions include:

- Concern that a task has not been done perfectly
- Fear of dirt or germs
- Preoccupation with certain sounds, images, words, or numbers
- Fear of harm to oneself or another person

Compulsive behaviors may include:

- Excessive hand washing or cleaning
- Rechecking appliances over and over again to make sure they're off
- Repeatedly inspecting doors to ensure they are locked
- Arranging objects in perfect order
- Repeating words or counting
- Collecting and saving unimportant items, such as scraps of paper, containers, or cans
- Repeating certain bodily movements, such as sitting down and getting up from a chair or tapping an object.



Spotting OCD in Kids

For some kids, routine behaviors—such as rearranging toys—are comforting. But up to 50% of OCD cases begin in children younger than age 15.

Many signs of childhood OCD are similar to those seen in adults. The most common in children include:

- · Being obsessed with danger, illness, and doubt
- · Excessive washing and grooming
- Rechecking things.

But, like adults, children with OCD may hide their symptoms. So, talk with your child-and your child's doctor—if you suspect OCD.

What are the possible causes of OCD?

A. Research suggests OCD may be caused by a combination of factors. These include a chemical imbalance in the brain, family history, and infections.

A. Studies show many people with OCD do not seek the treatment they need. In fact, in many cases, they are embarrassed by their behavior and may try to hide their symptoms. But OCD is highly manageable and treatable—once a person seeks help.

Doctors usually prescribe medications to increase serotonin in the brain and recommend behavioral therapy to help people learn techniques for easing their anxiety and curbing their compulsive behavior. •

If you or a loved one has been diagnosed with obsessive-compulsive disorder, there is hope. You can learn more about this disorder at the National Institute of Mental Health. Get started at www.nimh. nih.gov. Click on Obsessive-Compulsive Disorder (OCD) under the Mental Health Information heading.

Helping Your Children Close the Achievement Gap

HOW DO YOU KNOW WHEN YOUR CHILD IS STRUGGLING IN SCHOOL? UNDERSTANDING HOW WELL YOUR CHILD IS PERFORMING IN SCHOOL—AT ANY GRADE LEVEL—CAN BE A VERY SIMPLE PROCESS, IF YOU USE A COMPREHENSIVE ONLINE ASSESSMENT. AND YOU CAN ACCESS ONE THROUGH THE USA+ WEBSITE.



 Tutorials and Practice Exercises that are linked to the customized plan to help students resolve learning gaps and return to grade-level proficiency.

By going through this comprehensive process, the program identifies educational concepts that your child may have missed—not only at his or her current grade level, but in earlier grades as well. In other words, the assessment profiles your child's grade-level competency from kindergarten through the present. •

To access this unique, free tutorial go to www.usahc.com, click on the Members Only link and select Alliance Learning.

••••••

→ GREAT NEWS! IN CONJUNCTION WITH ALLIANCE
LEARNING, A GLOBAL EDUCATION COMPANY, UNITED
Service Association For Health Care (USA+)
is sponsoring FREE assessments to help
diagnose and find your child's educational
gaps. Now you can advance your student's
education and ease of understanding for the

However, if the assessment report shows that your child is proficient in all areas tested, then take a deep breath and enjoy the fantastic news!

Individual Education Plan Closing Gaps Leads to Grade-Level Recovery

coming school years.

The next stage in the process—at your option, assuming the assessment determines that your child has any educational gaps—is to close these gaps by enrolling your child into the Alliance Learning Online Tutor System.

Each student receives a customized Individual Learning Plan based on the results of the assessment. This tool is used to guide your student back to his or her current grade-level and beyond.

The Individual Learning Plan is a comprehensive online tutorial process and, as your child completes each topic and subtopic, you will receive an emailed report detailing your student's progress every step of the way.

This unique solution consists of four integrated components:

- A powerful FREE Assessment Tool that quickly determines educational gaps in mathematics and language arts (English).
- A FREE Detailed Report that outlines assessment results.
- A customized Individual Learning Plan that is created to address gaps in learning, based on assessment results.

Iron-Rich Foods Can Help Children Learn

Make sure your children or grandchildren get
their iron and vitamin C. Children who are
iron-deficient are more likely to have
problems learning. Because vitamin C helps
iron absorb into the body, provide iron-rich
foods such as meat, eggs, and
whole-grain bread with
foods rich in vitamin C,
like oranges, cantaloupe, and broccoli.

Healthy Food Helps Children Learn and Grow

Y. Y.

REGARDLESS OF HOW OLD YOUR CHILD IS, HE OR SHE NEEDS THE RIGHT FOODS TO STAY HEALTHY, GROW, AND LEARN. WANT A FEW OPTIONS? READ ON.

→ WHAT CAN YOU DO TO HELP YOUR BABY GROW AND LEARN? ONE OF THE BEST WAYS IS TO SERVE HEALTHY foods. Children's maturing bodies and minds need healthy foods.

Here are three important things to know about feeding your baby now and in the future when she's older:

■ Babies need fat. Fat helps a baby's brain to grow and develop. Breast milk and properly mixed formula both contain adequate amounts of fat for infants.

Toddlers also need fat. Most children ages 1 to 2 should drink whole milk. However, reduced-fat milk is recommended for some children, including those for whom obesity may be a concern. After age 2, most children should transition to low-fat milk and a diet lower in fat.

2 All children need breakfast. Children who eat breakfast have more energy than children who don't eat breakfast. In school, they pay attention and solve problems better. Your children might like these quick and easy breakfasts:

- Instant oatmeal with fruit
- Toast with peanut butter
- Fruit-filled breakfast bars

For children who do not like traditional breakfast food, try leftovers like whole wheat spaghetti, chicken, or pizza. Give your children a glass of milk or juice with their breakfast, too.

- In Iron and vitamin C work together. Many children, especially teens, do not get enough iron. This could make it hard for them to learn. Make sure your children get enough iron. Foods that have a lot of iron are:
- Meat, fish, and turkey
- Chickpeas and black beans
- Eggs
- Whole-grain breads and cereals

You should give your children foods with iron and foods with vitamin C at the same meal. Vitamin C helps the body use iron. Foods that have a lot of vitamin C are:

- Oranges
- Grapefruit
- Broccoli
- Cauliflower
- Tomatoes
- Potatoes

Low-Fat Milk for Heart Health

Research over the past 40 years suggests that the risk for heart disease begins early in life. Although genes play a key role in who will develop heart disease, healthy habits adopted early can help lower risk.

The American Academy of Pediatrics recently published a report on heart health in children. In it, they suggest serving toddlers low-fat—1-percent milk fat or less—milk by age 2. But children who are at risk for adult heart disease can make the switch as early as age 12 months. At-risk children include those for whom weight is a concern and those with a family history of obesity, high cholesterol, or heart disease.



New Type of Drug May Help Diabetes



IF YOU HAVE DIABETES, YOU KNOW HOW IMPORTANT IT IS TO MAKE THE APPROPRIATE LIFESTYLE CHANGES AND USE THE RIGHT MEDICINES. BUT WHAT IF NOTHING'S WORKING? A MEDICINE CALLED EXENATIDE MAY HELP.

→ SOME PEOPLE WITH TYPE 2 DIABETES HAVE TROUBLE KEEPING THEIR BLOOD SUGAR IN THE NORMAL RANGE, even if they use medicines and make lifestyle changes. Such patients may benefit from exenatide, which is in a class of medications called "incretin mimetics."

How It Works

The story of exenatide didn't begin in a lab, but rather a desert. The drug is a man-made version of a natural hormone found in the saliva of poisonous lizards, specifically Gila monsters. The hormone is thought to lower blood sugar, in part by increasing insulin release and slowing digestion. It may also have other beneficial effects in the body that help control blood sugar. In one study of more than 700 people, those who received 10 micrograms of exenatide for 30 weeks were nearly four times more likely to have A1C

levels at or below 7 percent than those in the placebo group.

Byetta, a brand version of exenatide, received approval from the Food and Drug Administration in April 2005. It is used along with other diabetes medicines, such as metformin. Or it may be used with a sulfonylurea, a medicine that helps the body produce insulin after a meal. It also may be used with metformin plus a sulfonylurea. But it's not considered a substitute for insulin.

Unlike some medicines for diabetes including insulin-exenatide doesn't seem to cause weight gain. It may even help some people lose weight.

Another possible benefit: The new medicine doesn't cause blood sugar to drop too low. The exception, though, is that it can cause low blood sugar when taken with a sulfonylurea.

Like insulin, exenatide needs to be injected. The medicine comes in a pen-like device, which provides enough doses for 30 days. Injections are needed within an hour before breakfast and dinner. It may be injected in the thigh, upper arm, or abdomen..

Some of the Risks

The U.S. Food and Drug Administration received 78 cases of renal (kidney) failure and renal insufficiency between April 2005 and October 2008 in patients using exenatide. Talk with your doctor about the risks and benefits of using exenatide.

When patients first start using exenatide, they may have an upset stomach. Other side effects can include diarrhea, vomiting, dizziness, headaches, and feeling jittery.

In addition, exenatide can interact with other medicines. Patients should tell their

> doctor what other medicines and supplements they take before starting any new medicine.

Exenatide should not be used in people with type 1 diabetes, severe kidney disease, or severe disease of the gastrointestinal tract. •

The world isn't over if you have diabetes—it just means you'll have to make a few lifestyle modifications. For tips, strategies, and more, visit the online home of the American Diabetes Association at www.diabetes.org.

Factors that Affect Insulin

Your son or daughter is eating right and taking insulin as instructed. So why is his or her glucose level off? Many

factors besides diet can affect how well insulin works. Talk with your child's physician about:

- 1 Exercise level
- 2 Season
- Hormones or puberty
- 4 Illness
- 5 Stress

Consider what is happening in your child's life. Does he or she exercise more often in warmer weather? If so, he or she may need less insulin. The body uses up lots of glucose during physical activity. Talk with your child's physician about your child's activity level lately.

Recent colds or infections, unusually stressful situations, or hormonal changes, such as those during puberty, can elevate glucose levels.

It is important to talk about changes with your child's physician before adjusting your child's insulin. Could Your Medication Increase Your Weight?

YOU'RE DIETING PROPERLY AND EATING RIGHT. YOUR CALORIC INTAKE IS JUST FINE. AND YOU'RE FOLLOWING A DOCTOR-RECOMMENDED EXERICSE PLAN. SO WHY ARE YOU GAINING WEIGHT? COULD IT BE YOUR MEDICATION?

→ ALTHOUGH WEIGHT GAIN CAN HAVE DIFFERENT CAUSES, THE MOST LIKELY ARE CONSUMING TOO MANY CALORIES

and not getting enough physical activity.

But what if you've been doing everything right—eating a healthy diet and exercising most days of the week—and you're still adding pounds? Your medicine cabinet could be to blame. That's because one side effect of some over-the-counter and prescription medications is unintentional weight gain.

Learning which drugs can pack on pounds and what you can do about it could help you reach your weight-loss goal.

How much weight gain can medications cause?

Depending on the medication, the dosage, and the person, the amount of weight gained could be as little as a few pounds or as much as 100 if the person is taking corticosteroids for an extended period.

The weight gain from some drugs can take months to register. Other medications can start adding pounds within the first week you're taking them.

Why do medications cause weight gain?

There are several reasons medications can cause people to gain weight. They include:

- Increasing appetite or cravings
- Altering metabolism so people burn calories more slowly
- Increasing water retention
- Causing shortness of breath or fatigue, which makes being physically active more difficult

What medications are likely to cause weight gain?

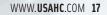
Those most likely to cause weight gain are:

- Steroids, such as Prednisone
- Antidepressants, such as Prozac or Zoloft
- Diabetes medications, such as Diabeta and Diabinese
- Heartburn remedies, such as Prevacid and Nexium
- High blood pressure drugs, such as Betapace and Blocadren
- Manic-depression drugs, such as Lithium
- Over-the-counter drugs, such as some antihistamines, antiinflammatories, sleeping pills, and drugs that prevent motion sickness

What should I do if I think I am gaining weight because of my medications?

Begin by speaking with your doctor. Never stop taking a medication without checking with your physician. Depending on the drug and why you are taking it, your doctor may change your dose or switch you to another medication that doesn't cause weight gain.

THE WEIGHT GAIN FROM SOME DRUGS can take months to register.



Health Care Reform: Is It Good or Bad?

THE PATIENT PROTECTION AND AFFORDABLE CARE ACT—PART OF PRESI-DENT BARACK OBAMA'S HEALTH CARE REFORM PACKAGE—MAY NOT BE GOOD NEWS FOR SOME.

→ AT UNITED SERVICE ASSOCIATION FOR HEALTH CARE (USA+), WE'RE COMMITTED TO PROMOTING EQUAL access to health care for all citizens of the United States, and specifically for members of our association. We stay abreast of legislation proposed by state regulators that may have a positive-or negative-impact on our USA+ members. And, when necessary, we contact regulators so we can have an opportunity to convey the views of the association's members.

The Patient Protection and Affordable Care Act (PPACA) was signed into law by President Barack Obama on March 23. However, the issue of health care reform has remained a hot topic. Since the PPACA passed, 20 states have joined to sue the federal government to repeal the PPACA on constitutional grounds. They also say the PPACA violates states' and individuals' rights by forcing people to buy a product.

One additional state has filed a separate lawsuit. Although the lawsuits are pending, there are provisions of the act that are now effective, including:

- No denying coverage to children under 19 years of age that have pre-existing conditions.
- Extension of the dependent coverage age up to 26 years. Until now, in most states, dependents were removed from their parent's insurance after 19 years of age or, if in college, after 23 years.
- No annual or lifetime dollar limits to the amount of money spent on health care services.

- Coverage for all preventative services with no co-pays.
- Guarantee issue of coverage and no waiting periods for pre-existing conditions for individuals that have been without coverage for six consecutive months. This coverage is available through the high-risk pools established by the federal government.
- Inability to cancel or rescind a policy, except in the case of fraud or misrepresentation.
- Note: The requirements referenced above are not applicable to indemnity or supplemental plans.

Other PPACA provisions will become effective in 2011, one of which includes the implementation of minimum loss ratios. A loss ratio is used by insurance companies to determine if premiums they charge for insurance are sufficient to cover the insurance claims that must be paid, as well as cover their administrative expenses (like employee salaries, employees' insurance benefits, overhead expenses, etc.)

Under the PPACA, insurance companies that sell insurance to individuals cannot spend more than 20 cents of each dollar to cover administrative expenses. This amount is reduced to 15 cents for insurance companies that sell insurance to groups. Because of this PPACA restriction, several insurance companies have determined they cannot continue to operate and have made plans to cancel all existing insurance policies and lay off employees.



So for some, the PPACA—where the objective was presumably to increase access to health insurance for 47 million uninsured Americans—has resulted in a loss of coverage for thousands of Americans, as well as loss of employment.

If you or someone you know will lose insurance coverage and has a pre-existing condition, you can apply for coverage through either your state's or the federal government's high risk pool. To review coverage options, approximate rates and the application process, visit www.healthcare.gov.

This issue, and many others, will play an important role in the elections scheduled for this fall, so it is important that we all perform the appropriate due diligence to ensure that the candidates that share your views are the candidates that receive your vote. •

For information on alternative plans that are available through USA+, please contact our Member Services Department at 1-800-872-1187. Remember: Together, we can make a difference.

Vegetarian Diets OK, If You Use Caution

MORE AND MORE PEOPLE ARE DITCHING MEAT AND MOVING TOWARD VEGETABLE-ONLY DIETS. ARE THESE DIETS GOOD OR BAD FOR YOUR HEALTH?

- → MEAT-FREE MEALS ARE BECOMING INCREASINGLY POPULAR AS MORE AND MORE PEOPLE "GO VEGGIE." But why do people become vegetarian? What do they eat? And how can "going veggie" be good for your health?
 - Pick Your Degree of Vegetarianism

There are different types of vegetarians, including the following:

- Vegans, who eat only plant-based foods
- Lacto-vegetarians, who eat plant- and some dairy-based foods, but not eggs
- Lacto-ovo vegetarians, who eat plant- and dairy-based foods, including eggs

Vegetarian Dining Serves Up Many Benefits

Experts say a well-planned vegetarian diet offers important health benefits. In fact, a plant-centered diet can help reduce your intake of saturated fat and cholesterol, and increase your dietary amount of fiber and vitamins C and E.

Studies show vegetarian eating also can reduce the risk for the following:

- Certain cancers, particularly colon and prostate cancer
- Heart disease, high blood pressure, and high blood cholesterol
- Type 2 diabetes
- Obesity

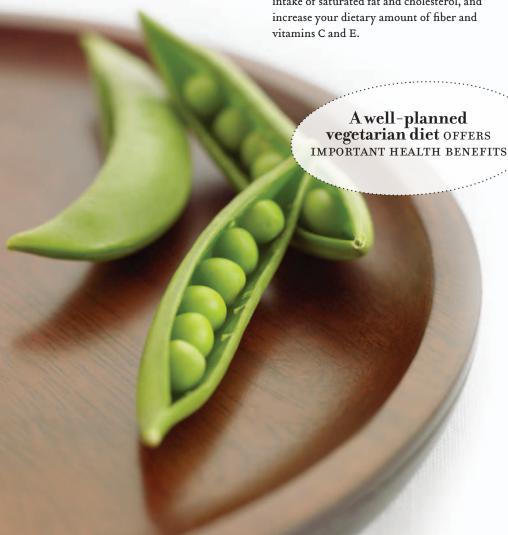
Make Sure Your Food Choices Add Up

Although vegetarian eating provides significant benefits, vegetarians may be at risk for nutritional deficiencies if their food choices don't add up. Common deficiencies include protein, calcium, iron, zinc, and vitamins B12 and D.

To help avoid these deficiencies, here are a few good choices:

- Soy foods for calcium, protein, iron,
- Nuts, seeds, and whole grains for protein, iron, and zinc
- Fruits and vegetables for calcium, iron, and vitamins
- Dried beans for protein and iron

Be sure to talk with a certified dietitian when you first start eating a vegetarian diet. Ask for other tips about fortified foods and beverages, precooked and convenient vegetarian food choices, and supplements, so you'll be sure to "go veggie" the right way. Certain people, including children and adolescents, pregnant women, and older adults, may need to plan their meals especially carefully. •





Articles in this magazine are written by professional journalists or physicians who strive to present reliable, up-to-date health information. Our articles are reviewed by medical professionals for accuracy and appropriateness. No magazine, however, can replace the care and advice of medical professionals, and readers are cautioned to seek such help for personal problems.

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Leave Your Child in Good Hands

WHEN YOU'RE CHOOSING A BABYSITTER FOR YOUR CHILD, MAKE SURE YOU DO YOUR HOMEWORK.

HOW DO YOU ENSURE THAT YOUR CHILD
IS SAFE AND WELL-CARED FOR WHEN
YOU'RE AWAY FROM HOME? Whether
it's a care provider for every
day or a babysitter for one
evening, choosing carefully
and providing clear
instructions will help your
child stay healthy and
happy in your absence,
and for years to come.
Here are some tips
for choosing
babysitters and

When Choosing a Babysitter

child care providers.

- Meet potential sitters in advance, interview them about their background and experience, and check references. If you plan to hire a teenager, also talk to his or her parents.
- Pay prospects for an hour of childcare while you're at home.
 Watch how the sitter interacts with your child. If your child is old enough, ask for opinions afterward—and listen to them.

• Inform the sitter of your child's allergies or other special needs. Go over basic safety information, such as where fire extinguishers and the first aid kit are kept, and how to reach emergency services such as fire, ambulance and poison

sitter, give him or
her a tour of your
home and discuss
your rules and
your child's routines.
Leave a list of phone numbers
where you can be reached, in
addition to contact information
for neighbors, relatives, and your

• After selecting a

When Choosing a Child Care Provider

child's doctor.

- Decide which option is right for you: a caregiver in your home, in someone else's home, or in a child care center. Each approach has its own pros and cons and one may be
- own pros and cons and one may better for your family.
- If you decide on a child care center, visit several places before making a choice. Stay

- for an hour and observe the activities, inspect the surroundings, and interview the staff.
- Consult a checklist. Many organizations, including the National Association of Child Care Resource & Referral Agencies, offer free online publications that list what to look for in a child care provider. For instance, you'll want to ask how many staff members per child, and what licenses and accreditations the center has earned.
- Look for red flags. These include staff that changes often, staff members failing to answer your questions, your child saying there are problems, or frequent unexplained accidents. •

In addition to free online publications, The National Association of Child Care Resource & Referral Agencies offers tips on how to help your children cope with traumatic events, child care facts and figures, helpful advice for children in military families, and much more. To get started, direct your Web browser to www.naccrra.org.