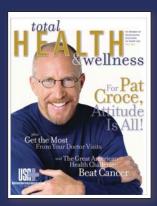
total For Members of United Service Association For Health Care FALL 2007 wellness For Pat plus: Get the Most From Your Doctor Visits and The Great American Health Challenge: Beat Cancer

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For Pat Croce—Attitude Is All!

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The Great American Health Challenge: Beat Cancer

IT'S ESTIMATED THAT 50 PERCENT OF CANCER DEATHS IN THE UNITED STATES COULD BE PREVENTED THROUGH HEALTHY LIFESTYLE HABITS. TO GET STARTED IN THE GREAT AMERICAN HEALTH CHALLENGE, TAKE THE GREAT AMERICAN HEALTH CHECK.



......





→ THE AMERICAN CANCER SOCIETY (ACS) HAS ROLLED OUT ITS NEW Great American Health Challenge, a campaign to educate Americans about cutting their cancer risk.

The yearlong program encourages people to take the following actions in order to lower their cancer risk or to detect cancer at an early stage, when it's most treatable:

- Check. Talk to your doctor about cancer screening tests, which can prevent cancer or detect it at it's earliest stage.
- Move. Try to get at least 30

- minutes of exercise five or more days a week.
- Nourish. Strive for a healthy weight and eat a wellbalanced diet that includes plenty of fruits, vegetables and whole grains. Limit your consumption of red meats, especially high-fat and processed meats.
- Quit. Stop smoking or take part in the fight against tobacco by becoming an advocate of smoke-free communities. To get started in the Great American Health Challenge, take

the Great American Health Check on the ACS Web site. The health check can assess your cancer risk factors and provide a customized action plan to reduce your cancer

Other components of the Great American Health Challenge will be offered later this year. In August, the Great American Eat Right Challenge will provide advice about healthy eating habits and regular exercise. In November, the Great American Smokeout will once again seek to inspire and

help smokers kick the habit.

It's estimated that 50 percent of cancer deaths in the United States could be prevented through healthy lifestyle habits, according to the ACS. Reducing cancer deaths by 50 percent would save about 280,000 lives every year in the United States. •

You can take the Great American Health Check at: www.cancer.org/docroot/ subsite/greatamericans/ index.asp.

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

Experts Devise New Women's Heart Risk Predictor

THE REYNOLDS RISK SCORE PROVIDES A VERY EASY WAY FOR WOMEN AND PHYSICIANS TO TRULY UNDERSTAND WHAT THE CARDIOVASCULAR RISK IS, NOT ONLY FOR 10 YEARS, BUT FOR 20 AND 30 YEARS AHEAD.



→ WOMEN MAY SOON HAVE A BETTER IDEA OF WHAT THEIR ACTUAL CARDIOVASCULAR DISEASE RISK IS FOR

the next 10 years and beyond, thanks to researchers from Brigham and Women's Hospital in Boston have developed a new cardiovascular disease assessment tool specifically for female patients.

The new risk model, called the Reynolds Risk Score, includes family history and blood levels of highly sensitive C-reactive protein (a marker of inflammation), in addition to more traditional risk factors.

"The Reynolds Risk Score provides a very easy way for women and physicians to truly understand what the cardiovascular risk is, not only for 10 years, but for 20 and 30 years," explained the study's lead author, Paul Ridker, M.D., M.P.H., director of the Center for Cardiovascular Disease Prevention at Brigham and Women's Hospital in Boston. "Of the approximately 10 million American women who have an intermediate risk of heart disease based on current guidelines, about 50 percent would be classified into higher or lower categories [based on the Reynolds Risk Score]." Results of the study are in the February 14 issue of the Journal of the American Medical Association.

Heart of the Problem

Heart disease remains the leading killer of American women. "Women need to understand that their risk of suffering a heart attack, stroke or other cardiovascular disease is the same as it is for men," said Dr. Ridker, "but it happens about 10 years later. While preventing breast and ovarian cancer is important, preventing heart disease has to take a higher place."

But, he said, the current guidelines, originally designed in the 1950s and 1960s, don't fully capture a woman's heart disease risk. In fact, as many as 20 percent of all women who have had heart attacks don't have any of the known major risk factors, and, according to Ridker, about half of all heart attacks occur in women who have normal cholesterol levels.

Surprising Results

To develop a better model of female risk, Dr. Ridker and his colleagues assessed 35 different risk factors in nearly 25,000 women taking part in the Women's Health Study. All of the women were over 45 years old and heart disease-free at the start of the study. Additionally, none of the women included in the risk-score study had diabetes, as being diabetic automatically puts a woman in the high-risk category for heart disease.

The average follow-up time was 10.2 years. The researchers used information from two-thirds of the group to design the new risk model and the other third to validate the Reynolds Risk Score.

The Reynolds Risk Score includes age, systolic blood pressure (the top number in a blood pressure reading), total and HDL ("good") cholesterol levels, smoking status, levels of high-sensitivity C-reactive protein (CRP), and family history of cardiovascular trouble (whether or not a parent had a heart attack before the age of 60).

According to the study, about 40 to 50 percent of women classified as having an intermediate risk actually had a higher or a lower risk, based on the Reynolds Risk Score.

A Promising Start

"By adding CRP and family history, we can do a much better job on assessing risk," said Ridker. "This will have an enormous impact on prevention. We can get aspirin and statins to women who truly need them, without exposing those who don't. It's cost-effective as well as being good medicine."

Another expert agreed. "This is great news that we're starting to look at and fine-tune the risk of heart disease in women," said Nieca Goldberg, M.D., medical director of the Women's Heart Program at New York University Medical Center and author of Women Aren't Small Men: Life-Saving Strategies for Preventing and Healing Heart Disease in Women.

But, she said, not every woman needs to have her CRP levels measured, and there are limitations to using CRP levels. While diet and exercise can lower CRP levels, there's currently no evidence that lowering CRP alone can lower heart disease risk, she said.

The Road Ahead

Dr. Goldberg said the new scoring tool will be useful as part of a global assessment of all of a woman's risk factors, including lifestyle factors such as diet and exercise habits. "This is just one tool, not the sole measure of a woman's risk of heart disease," Dr. Goldberg said.

Dr. Ridker said the Reynolds Risk Score may be most helpful in showing women what they can achieve by managing their risk factors. For example, the score shows that a 45-year-old woman who smokes, has a family history of heart disease, and has slightly elevated cholesterol, CRP, and blood pressure could cut her risk of having a heart attack in half during the next 10 years if she stopped smoking. Or, she could cut her risk in half by getting her cholesterol levels back to normal.

The most important risk factor for heart disease is still smoking, Dr. Ridker said, but this study found that family history and CRP are also key. He recommended that women let their doctors know if their parents had heart disease before they were 60. •

The new risk assessment tool can be accessed online at www.ReunoldsRiskScore.org.



WHY WOMEN ARE At Risk

Though more men than women have cardiovascular disease (CVD), women are more likely to die from it, have a second heart attack within a year, or experience other complications. Why is this?

- The female hormone estrogen may provide some protection against CVD in younger women. But after menopause, the risk of developing heart disease goes up.
- By the time the disease appears, many women have developed other conditions associated with age, such as diabetes or hypertension, that can complicate heart problems.
- But women typically have smaller arteries than men do. This means it takes less plaque to block a coronary artery.

- Women have different responses to traditional diagnostic procedures. Treadmill cardiac stress tests are more likely to produce false-positive results for women, possibly because their hearts respond differently to exercise. Knowing this, some doctors may not give a positive result its full weight. Others may not prescribe the test at all.
- They don't recognize the warning signs. When a woman is having a heart attack, her symptoms are likely to be more subtle than a man's.

Not the Same Symptoms

The symptoms of a heart attack in women may be different from those in men. This can make CVD more difficult to diagnose. They include:

- Mild chest pain (as opposed to the sharp, crushing chest pain men typically experience)
- Unexplained, severe pain in shoulders, neck, arms
- · Being out of breath more often
- Extreme fatigue and dizziness
- Sleeplessness
- Nausea, palpitations, and sweating If you or a loved one have any of these symptoms, especially if they last more than five minutes, call 911 right away.

To learn more about women and heart disease, visit www.nhlbi.nih.gov/health/hearttruth, the official website of the National Heart, Lung, and Blood Institute's National Awareness Campaign for Women About Heart Disease.

High-Fat Recipes, Low-Fat Dishes

THERE ARE WAYS TO EAT A HEALTHY DIET AND STILL ENJOY YOUR FAVORITE FOODS, NUTRITION EXPERTS SAY. THE SECRET? PREPARE THE FOODS DIFFERENTLY.



→ MOST OF US KNOW WE SHOULD EAT LESS FAT AND CHOLESTEROL, YET CHANGING EATING HABITS THAT have developed over a lifetime is tough.

Fortunately, there are ways to eat a healthy diet and still enjoy your favorite foods, nutrition experts say. The secret? Prepare the foods differently.

Try substituting lower-fat ingredients and preparation methods for traditional higher-fat ones. With a little experimentation, you'll find there is little difference in taste between the original dishes and your modified, lighter ones.

The American Dietetic Association and other nutrition experts offer the following tips for cutting the fat from your diet:

 Use nonstick cookware, baking pans, and casserole dishes to eliminate or reduce the need for added fats, such as cooking oils.

- Substitute nonfat butter sprinkles or powder for butter or margarine.
- Make defatted stock for soups, sauces, and gravies. Refrigerate stock overnight, then skim the congealed fat off the top.
- Instead of sauteing meat and vegetables in oil, braise in defatted poultry or vegetable stock.
- Use no-cholesterol egg substitute or egg whites instead of whole eggs (substitute two egg whites for each whole egg).
- Replace regular salad dressing and bottled sauces with non-oil, fat-free versions.
- Substitute pureed fruit or applesauce for half the oil called for in baked goods.
- Instead of deep-frying foods, bake or broil them on a nonstick cookie sheet.
- Reduce the salt in recipes. To compensate,

try adding more fresh and dried herbs or lemon juice.

Converting Meat Dishes

- Substitute chicken and turkey breast cutlets in recipes that call for thinly sliced veal, beef, pork, or lamb.
- Substitute turkey thigh meat in stews, stroganoff, and other recipes in which beef or a heavier meat seems appropriate.
- Substitute lean ground turkey or chicken (minus fat or skin) for ground beef.
- Substitute these turkey products for their red-meat counterparts: turkey pastrami, turkey sausage (with no fat or skin added), turkey ham, and turkey bacon.

Lightening Up Dairy Ingredients

Make these lower-fat substitutions for dairy ingredients:

- Use skim milk or low-fat milk instead of whole milk.
- Use evaporated skim milk instead of light cream. Instead of heavy cream, use evaporated skim milk mixed with nonfat powdered milk.
- Instead of whole-milk ricotta cheese, use dry-curd cottage cheese, 1 percent cottage cheese or fully skim ricotta cheese.
- Substitute nonfat yogurt for whole-milk yogurt.
- In place of cream cheese, use low-fat or fatfree cream cheese. An alternative is to make yogurt cheese. To make this, place a container of nonfat, plain yogurt in a strainer lined with paper towels, then set strainer over a bowl and refrigerate overnight.
- Instead of using high-fat cheeses, try fat-free or skim-milk cheese products.
- Substitute nonfat frozen yogurt, sorbet, or sherbet for ice cream.
- Use low-fat or no-fat sour cream instead of regular sour cream. •

Staying Trim on Turkey Day

DO YOU FIND OVEREATING AND WEIGHT GAIN TOUGH TO AVOID DURING THE THANKSGIVING HOLIDAY? WHETHER YOU'RE THE COOK OR ONE OF THE DINERS, A LEADING NUTRITIONIST OFFERS SOME ADVICE FOR A HEALTHIER HOLIDAY FEAST.

→ FACED WITH TABLES LADEN WITH AN ABUNDANCE OF TEMPTING FOOD. MANY PEOPLE FIND OVEREATING and weight gain tough to avoid during the Thanksgiving holiday.

Kathy McManus, director of nutrition at Brigham and Women's Hospital, offers some advice for a healthier holiday feast.

For Cooks:

- Ask guests ahead of time if they have any food allergies or dietary restrictions. Include a few dishes that suit multiple diets, such as steamed vegetables flavored with herbs.
- Experiment with recipe substitutions.
- Eat a satisfying meal before you start preparing the Thanksgiving meal in order to control your munching while you cook.
- Don't serve high-fat, high-calorie appetizers, such as dips or cheeses. Instead, serve fresh vegetables and sliced fruit.
- Skim the fat off refrigerated gravy or broth before you use it.
- Limit desserts to one or two choices, one of which is a lower-fat, lower-calorie option.

• Plan a "post-prandial" stroll with your family and guests after the feast.

For Guests:

- Exercise and eat healthy before Thanksgiving.
- If you have a special dietary need, offer to bring a healthy dish to share with the hosts and other guests.
- Eat a fiber-rich snack before the Thanksgiving meal to help prevent you from eating too much or too fast. Drink plenty of water to keep your body hydrated.
- Make wise choices when you're loading your plate. Take only small amounts of foods with saturated fat and high-calorie content. Divide your plate into sections: half vegetables, a quarter lean protein, and a quarter starch.
- Beware of "hidden" calories in alcoholic beverages and sugary mixed drinks.
- Limit yourself to a small serving of dessert.
- Eat slowly and stop before you're full. It takes your body about 20 minutes to register that it's full. •

8-oz. linguine 1 tbsp. butter or magerine 1 tbsp. flour 1 can low-sodium





- 1 tbsp. chopped parsley (dried is OK)
- 2 c. cooked turkey, cut into bite-size pieces

turkey divine

- 2 c. fresh broccoli, chopped
- ½ c. red bell pepper, chopped
- 2 c. mushrooms, sliced
- ½ c. grated Parmesan cheese
- Break linguine in half and cook according to package directions. Set aside.
- Preheat oven to 350 degrees. In a saucepan, melt butter and stir in flour. Add chicken broth slowly, stirring to keep flour smooth. Keep stirring while cooking until sauce begins to thicken. Remove from heat and stir in evaporated skim milk and parsley.
- In a shallow baking dish (about 13-by-9 inches), combine turkey, broccoli, red bell pepper and mushrooms with linguine. Add sauce and stir. Sprinkle top with grated Parmesan cheese.
- Bake at 350 degrees for 30 to 40 minutes or until thoroughly heated.

Serves four. Each serving contains: 318 calories; 28 grams carbohydrate; 29 grams protein; 10 grams fat; 606 milligrams sodium; 2 grams fiber.



Own a Small Business? Choosing Health Care Coverage

THE NUMBER OF HEALTH CARE PLANS AVAILABLE TODAY CAN MAKE CHOOSING HEALTH CARE COVERAGE A DAUNTING TASK FOR THE SMALL BUSINESS OWNER. HERE ARE SOME POINTS TO PONDER WHEN INVESTIGATING THE OPTIONS FOR INSURING YOUR EMPLOYEES.

→ FOR A SMALL BUSINESS OWNER, CHOOSING HEALTH
CARE COVERAGE CAN BE A DAUNTING TASK DUE TO THE
number of health care plans available today.
Here are some key points to consider when
investigating the options for insuring your
employees.

Benefits

Decide which benefits are most important and make sure that the plan covers them. These benefits might include cancer screenings, immunizations, prenatal care, care for a preexisting condition, prescriptions, mental health care, home health care, physical therapy, nursing home care, dental exams, substance abuse counseling, medical equipment, or chiropractic care.

Out-of-Pocket Costs

The traditional indemnity (or fee-forservice) plans generally have higher out-of-pocket costs, including deductibles and co-insurance, than managed care plans. In an indemnity plan, subscribers (employees) usually pay a yearly deductible (for example, \$200) and, once this amount is met, they must pay the portion of each bill that is not covered by the plan (usually about 20 percent). If keeping out-of-pocket expenses low is a priority, an indemnity plan may not be the best choice. And some indemnity plans do not cover preventive care, such as checkups, so they may not be the best option if your employees need these services often.

Choice of Providers

Managed care plans, such as HMOs and PPOs, usually have lists of providers-including doctors, hospitals, and specialists-that members must adhere to. Members may then pay a set copayment, often between \$5 and \$15, for doctor visits. Some managed care plans, such as PPOs and POS plans, allow subscribers to see providers outside of their network, but at a higher out-of-pocket cost. When considering a managed care plan, be sure to look at the provider list to be certain that there is a varied selection of providers to choose from and that they are in convenient locations. If members have chronic conditions, need specialized care, or live outside of the network area, a managed care plan may not offer easy access to care.

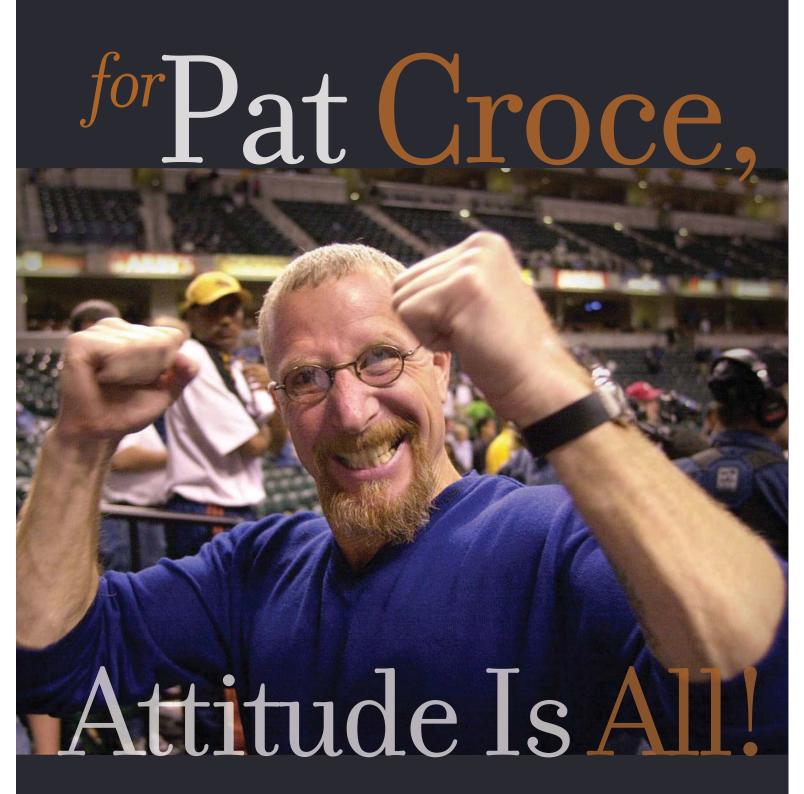
Quality of Care

Quality can be very subjective, but several organizations now attempt to measure the quality of care that health plans offer. The National Committee for Quality Assurance (NCQA) rates and evaluates managed care plans based on standards such as doctors' credentials, preventive care, and efforts to continuously improve the quality of care. The NCQA's Health Plan Employer Data and Information Set (HEDIS®)* helps health care purchasers compare managed health care plans. •

* HEDIS[®] is a registered trademark of the National Committee for Quality Assurance.

To learn more about quality assurance in health care coverage, visit www.ncqa.org.





THE PHILADELPHIA EXERCISE GURU CHANGED HIS LIFE

by changing the way he thinks—and he's positive his plan will help you, too.

 $read\ more \rightarrow$

→ PAT CROCE IS A MAN WITH AN ATTITUDE. THAT ATTITUDE MADE HIM A MILLIONAIRE,

put him on the cover of Inc. magazine—and helped save his shattered leg after a brutal highway accident in the late 1990s.

The relentlessly upbeat Mr. Croce not only managed to overcome that setback, but then went on to build an entertainmentand-business empire on the strength of his positive thinking. And now he wants to give you some attitude as well. A highly regarded "life coach" with a remarkable ability to motivate people, this amiable entrepreneur wants you to improve your health and get more out of your

life by changing the way you think about yourself.

Mr. Croce's high-octane blend of self-improvement through self-inspiration led Inc. to call him "the Dale Carnegie of the 21st Century." Success magazine concurred, while describing the former president (and part owner) of the Philadelphia 76ers basketball franchise as the first American business executive to have risen from "the training room of a pro sports team to the boardroom."

Pat Croce's entrepreneurial credentials are for real. After a working-class childhood on the rough-and-tumble streets of

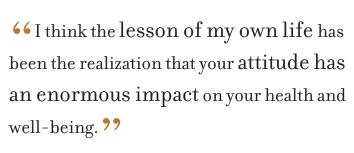
Philadelphia and an early stint as a hospital therapist, he built a \$40 million chain of exercise centers (Sports Physical Therapists) in 11 different states. Then he topped that feat a few years later, while soaring from the 76ers' training room, where he'd worked as a physical therapist, to co-owner and president of the chronically losing ball club. Within only five years, the attitude-is-everything chief exec led his team to the 2001 NBA championship game ... even as attendance skyrocketed by 60 percent and the "Sixers" became a beloved local icon.

How did Mr. Croce pull off these amazing accomplishments? After barking out the one-word answer "Attitude!" he launches into a pep talk on the value of "developing a more positive attitude" as a key to better health and more productivity.

"In situation after situation," he adds, "I was able to accomplish personal goals because I knew how to motivate myself. It wasn't easy at times, but I gradually taught myself how to look in the mirror and say: 'Croce, you are gonna meet all of your challenges today, because you are a strong, thoughtful, capable human being.'

"Now get yourself moving and get the job done!"

Mr. Croce's strategy faced a harsh test a few years ago, when a motorcycle accident nearly cost him a leg. On a rain-swept highway in June of 1999, a fellow cyclist lost control of his bike and ran over the well-known motivational speaker's left leg, all but severing his foot. After the doctors sewed it back on, Mr. Croce struggled through more than a year of therapy in order to walk again.



"The medical research shows beyond a doubt that improving your attitude about yourself usually pays significant health dividends," says the best-selling author of I Feel Great and You Will Too! "But I don't need to look at the data to understand how important attitude is to mental health and physical wellbeing. Why? Because I've seen the health-enhancing effects of building a positive attitude in my own life.

"It was raining pretty hard that day, and the guy on the other bike just skidded right through me," he recalls. "I ended up sitting in the middle of the highway, spinning around and around on my butt. Then I looked over on the ground in front of me, and I spotted my boot. It had come off-and my foot was still inside it!"

He describes what followed as a "torturous journey" in which "despair was a frequent oppo-



nent" as he fought to keep his spirits up during months of painful therapy. "This was a challenge I hadn't asked for," he says with a laugh today, "but I love challenges and I vowed that I would meet that one.

"I remember one especially tough day, when I was lying on a hospital bed feeling sorry for myself. But then the doctor arrived, and he examined my wounds carefully. He used a Doppler sound monitor to listen to the circulation in my repaired foot, and he said: 'That sounds great—the blood flow is really kicking in good!' And that was exactly what I needed to hear. Talk about motivation! All at once I was back on track and doing everything I could to help speed up the healing process.

"For me, that injury was an acid test," he recalls, "because the road to recovery was long and difficult, and my ideas about the importance of attitude were tested to the max. It wasn't easy, but I learned the hard way that the self-motivation philosophy I'd been advocating for years really does work in the clutch.

"Today I'm more active than I've ever been," adds the 52-yearold media celebrity and speechmaker, who recently served as one of the four judges on the popular reality-TV show American Inventor. "I'm involved in a host of new entertainment and business ventures, including a couple of new books, several new businesses—and even the recent launch of my new Pirate Soul Museum in Key West, Florida, which was the realization of a lifelong dream."

After leaving pro basketball in 2001, the venturesome Mr. Croce decided to try his hand as a sports commentator and soon nailed down a high-profile job as a color analyst on The NBA On NBC. Because he holds a coveted black belt in the Asian martial art of Tae Kwon Do, he was also a natural choice to provide expert TV commentary on competition in the sport during the 2004 Summer Olympics. Later that year he launched his own syndicated self-help TV show, Pat Croce: Moving In, in which he lived with troubled families and helped them meet personal challenges by using his unique blend of positive thinking and assertive self-actualization to overcome chronic problems and develop healthier, more rewarding lifestyles.

In recent years, the indefatigable Mr. Croce has rolled the dice on a seemingly endless series of entrepreneurial enterprises, including a joint venture with billionaire real estate developer Donald Trump to build a new gambling-oriented tourist mecca on the site of an abandoned industrial complex in Philadelphia.

Today Mr. Croce's enterprises are widespread and various, but the core of his business empire is still built around his huge gift for motivating other people to improve their lives. These days, he frequently earns \$50,000 for a single speech to corporate executives, during which he urges them to take inventory of their attitudes about themselves, and then to change those attitudes by becoming more positive and self-accepting.

"If I had to define myself, I guess I'd say that I'm a kickstarter," he says with a lighthearted chuckle. "What I do is to take people who are struggling in a new direction and help them improve their lives; that's my talent in life. But I don't push them too hard, or make unrealis-



HEALTH FROM "Life Coach" Pat Croce

[1] Pause briefly each day and give yourself a positive message by focusing on something you did well. Explains Pat Croce: "If you can start patting yourself on the back once a day, you'll probably be amazed at how much better-and healthier-you feel." [2] Keep a daily "Victory Journal" in which you list each day's "tiny triumphs," such as avoiding fatty foods or exercising. [3] Commit to the "Four Hours A Week Rule"—Translation: Promise yourself you'll exercise vigorously for a total of four hours each week. Says Croce: "I want you to spend half your exercise time on aerobic activity (jogging, brisk walking, swimming, racquetball, etc.) and the other half on strengthening activity (weight lifting, working out on exercise machines, etc.). Get that fabulous body-machine moving, and you'll probably find you've got energy to burn." [4] Indulge yourself occasionally—then get back on track. "If you've had a bad day on the job and yearn for an ice cream sundae to fend off the 'blues'—do it! Eat the ice cream and feel sorry for yourself. But then put an overnight expiration date on that self-pitying behavior. The next morning, remind yourself that your self-pity has expired—and start working on your goals again!" [5] Accept the fact that you can't change overnight. Whether it's your fitness level or your overall health, "don't overdo it," warns the life coach. "If you're unrealistic, you will fail. All I'm suggesting is that you do the little things to improve your life. Walk briskly for 40 minutes a day and eat smaller portions at the 'super-size' restaurant. Achieve these 'tiny triumphs' one by one, and you'll transform your life!"

tic demands on them, either. I'm not asking anyone to run a marathon, because I'm a big believer in the idea that 'the mission is moderation.'

"Still, in many ways, I think the lesson of my own life has

been the realization that your attitude has an enormous impact on your health and well-being.

"I love sharing that lesson with other people—and that's why I can't wait to get into the office each morning!" •

Understanding Anxiety Disorders

YOU MAY BELIEVE THAT NOTHING CAN HELP YOU. OR, YOU MIGHT FEAR WHAT OTHERS MAY THINK. BUT MOST ANXIETY SYMPTOMS CAN BE EASED. HAVING AN ANXIETY DISORDER IS NOTHING TO BE ASHAMED OF.



Common ANXIETY Disorders

- Panic disorder. This causes an intense fear of being in danger.
- Phobias. These are extreme fears of certain objects, places, or events.
- Obsessive-compulsive disorder. This causes you to have unwanted thoughts. You also may perform certain actions over and over.
- Post-traumatic stress disorder. This occurs in people who have survived a terrible ordeal. It can cause nightmares and flashbacks about the event.
- Generalized anxiety disorder. This causes constant worry that can greatly disrupt your life.

→ ALMOST EVERYONE GETS NERVOUS NOW AND THEN. IT'S NORMAL TO HAVE KNOTS IN YOUR STOMACH BEFORE A

test, or for your heart to race on a first date. But an anxiety disorder is much more than a case of nerves. In fact, its symptoms may be overwhelming. But treatment can relieve many of these symptoms. Talking to your doctor is the first step.

What Are Anxiety Disorders?

An anxiety disorder causes intense feelings of panic and fear. These feelings may arise for

no reason. And they tend to recur again and again. They may prevent you from coping with life and cause you great distress. As a result, you may avoid anything that triggers your fear. In extreme cases, you may even avoid ever leaving the house.

Anxiety disorders may cause other symptoms, such as:

- Obsessive thoughts you can't control
- Constant nightmares or painful thoughts
- Nausea, sweating, and muscle tension

What Causes Anxiety Disorders?

Anxiety disorders tend to run in families. For some people, childhood abuse or neglect may play a role. Anxiety can cause low self-esteem and poor coping skills.

You may believe that nothing can help you. But most anxiety symptoms can be eased. Having an anxiety disorder is nothing to be ashamed of. Most people do best with treatment that combines medication and therapy. Although these aren't cures, they can help you live a healthier life. •

Aodel used for illustrative purposes only.

Anxiety Disorders Tied to Physical Illness

HAVING A PHYSICAL ILLNESS MAY CAUSE WORRY AND ANXIETY. HAVING AN ANXIETY DISORDER, ON THE OTHER HAND, MAY TRIGGER BIOLOGICAL CHANGES THAT CONTRIBUTE TO PHYSICAL ILLNESS.

→ ANXIETY DISORDERS ARE LINKED TO A NUMBER OF PHYSICAL PROBLEMS, INCLUDING ARTHRITIS, MIGRAINE headaches, respiratory disease, gastrointestinal issues, allergies, and thyroid disease, a new study finds.

Experts have long recognized an association between depression and physical illness, while evidence of a link between anxiety and physical health is more recent, according to background information in the article.

In this study, Canadian researchers analyzed data on nearly 4,200 people who took part in the German Health Survey between 1997 and 1999. Each participant had a physical examination and filled out a questionnaire that asked about 44 specific health conditions. They also filled out a quality of life survey that measured factors such as physical functioning, pain, and general health.

The participants also underwent psychiatric interviews designed to detect anxiety disorders, such as panic disorder, social phobia, obsessive-compulsive disorder, and agoraphobia (fear of being in a situation where anxiety or panic may occur and it may be difficult to escape from the situation).

Of the study participants, 8.4 percent had had an anxiety disorder within the previous month and 60.8 percent had had a physical problem. The researchers found that having an anxiety disorder was associated with having some type of physical condition.

Most people with both an anxiety disorder and a physical problem developed the anxiety disorder first and they tended to have a poorer quality of life than people with either an anxiety disorder or physical condition alone.

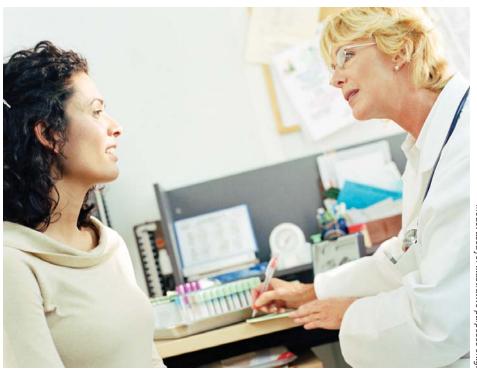
"The mechanisms of association between anxiety disorders and physical conditions remain unknown, although several possibilities should be considered," the study authors wrote in the October 23, 2006 issue of the journal Archives of Internal Medicine.

For example, having a physical illness may cause worry and anxiety that eventually becomes serious enough to qualify as an anxiety disorder. Having an anxiety disorder, on the other hand, may trigger biological changes that contribute to physical illness. Or a third condition, such as a substance abuse disorder, could be linked with both anxiety

disorder and physical illness.

"Although there have been increased efforts to recognize and treat depression in the medically ill, our findings underscore the need to create similar programs to recognize and treat anxiety disorders in the medically ill," the authors wrote. •

Find out more about anxiety disorders at the Anxiety Disorders Association of America, either through their website at www.adaa.org or by phone at 240-485-1001.



Model used for illustrative purposes only



Ric Hilliard—"Street Sense" Saves \$ and ¢

"BEFORE I BECAME A COMPUTER SCIENTIST, I WAS A ROCK GUITARIST FOR FIVE YEARS," RECALLS THE IT MANAGER. "I LIKE TO THINK IT GAVE ME SOME 'STREET SENSE' THAT I STILL USE TODAY."

→ DURING MORE THAN 20 YEARS AS AN INFORMATION TECHNOLOGY MANAGER FOR SEVERAL CORPORATIONS, computer expert Ric Hilliard has learned a great deal about the importance of staying within his budget.

"In many ways, running a successful IT Department depends on how well you manage your financial resources," says the 54-year-old Hilliard, today the Chief Information Officer for the Texas-based National Health Insurance Company (NHIC).

"As the manager of 18 busy communications staffers and several million dollars' worth of high-tech computer equipment, I know the value of saving a buck whenever I can," adds Hilliard. "At the end of the day, such savings can really add up-whether we're talking about a corporation's balance sheet or a

typical family budget!"

Armed with both a bachelor (of science) degree in Business Administration and an advanced degree in Computer Science, Hilliard spends lots of time analyzing ways to keep costs down at NHIC, which provides health insurance for self-employed workers and small businesses.

But the tech-smart Hilliard is also an astute manager of his own family budget . . . which is why he's pleased to be "saving so much money, so often" as a longtime member of the United Service Association for Health Care (USA+).

"After more than 10 years with USA+, I'm still amazed by the frequent savings," explains the computer guru. "USA+ membership allows us to slash costs on medical

prescriptions, eye care, groceries, auto expenses, hotels, entertainment, travel, you name it. And the savings are substantialsometimes 50 percent or more.

"Just the other day, I saved \$222 on a pair of prescription sunglasses, thanks to my USA+ membership. And there was no charge at all for the eye exam I received before getting the glasses, thanks to USA+.

"That's \$322 in eye care bills I didn't have to pay, and it's also a great example of why joining USA+ was a real no-brainer for me and my family."

Describing the cash savings he often achieves with USA+, Hilliard says that signing on with the association was "simply a matter of common sense."

"Before I became a computer scientist, I was a rock guitarist for five years," recalls the IT manager with a nostalgic chuckle. "I spent a lot of time out on the road, playing nightly gigs. The plan was that we were all gonna become rock stars! That didn't happen, of course, but it was still a great experience and I like to think it gave me some 'street sense' that I still use today."

For Ric Hilliard, that "street sense" paid off recently when his wife Sunshine blew a tire while zipping along a Texas freeway near their Dallas-area home. "Thanks to the USA+ Auto Club program, all Sunshine had to do was call a nearby repair truck, and she was back on the road immediately," he says. "She made her appointment without a problem, and when I looked at the bill later, it said 'Total Charge: \$0.00-USA+!' "Now, that's the kind of bill I don't mind

"AFTER MORE THAN 10 YEARS WITH USA+, I'm Still Amazed BY THE FREQUENT SAVINGS."

getting!" ●

Teach Your Teen to Be a Good Driver

BE A GOOD DRIVER YOURSELF. BECAUSE TEENS USUALLY LEARN TO DRIVE FROM THEIR PARENTS, BE SURE YOU'RE TEACHING THEM GOOD TECHNICAL DRIVING SKILLS, RESPECT FOR OTHER DRIVERS, AND GOOD JUDGMENT.

→ TEEN DRIVERS HAVE THE HIGHEST ACCIDENT AND FATALITY RATES OF ANY AGE GROUP.

If you're the parent of a young driver, you can help protect your child by learning about the problem and taking steps to decrease your child's risk of dying in a car crash.

Increased Risk

Teens face an increased risk of car accidents for many reasons, including:

- Lack of experience and judgment (According to the National Highway Traffic Safety Administration, 16-year-old drivers are five times more likely to have an accident than 18-year-old drivers.)
- Overestimating their driving abilities
- Speeding and driving too fast for traffic and weather conditions
- Drinking and driving
- Not wearing a seat belt
- Inattention, often caused by other young people in the car (With two or more passengers, the fatal crash risk for 16- to 19-year-old drivers is more than five times greater than it is when they're driving alone, according to the Insurance Institute for Highway Safety.)
- Doing a lot of night driving

Steps To Take

- Make sure you and your child wear seat belts at all times. In 1997, 70 percent of 15- to 20-year-olds who died in vehicle crashes weren't wearing seat belts.
- Set a zero-tolerance rule about drinking and driving, with strict punishments attached.
- Give your child lots of time to practice. Once your child has a learning permit, drive with the child as often as you can and in all possible driving conditions.
- · Before setting out, plan the route and discuss it with your teen. Begin with



15- to 20-minute sessions and gradually increase the time to an hour. Give positive feedback. Give specific instructions.

- Set a curfew time for night driving. More than 60 percent of teen motor-vehicle deaths occur between 6 p.m. and 6 a.m.
- Have the child take a defensive-driving course. Such classes go beyond basic "Driver's Ed" and provide invaluable skills.
- Be a good driver yourself. Because teens usually learn to drive from their parents, be sure you're teaching them good technical driving skills, respect for other drivers, and good judgment.
- Have your teen pay for some or all of the insurance, car payment, gas, and mainte-

- nance. Teens who contribute are more likely to drive responsibly.
- Minimize the child's distractions. Don't let a teen drive while using a cell phone, eating, or playing loud music.
- Choose your child's car with care. Avoid sports cars with performance images, as well as small or older cars that offer little crash protection. Instead, look for a midsize or full-size vehicle with a sedate image.

For further information, speak to your car insurance agent and visit the website for the National Highway Traffic Safety Administration at www.nhtsa.dot.gov.

Most Americans Don't Understand Acetaminophen Dangers

EXCESSIVE USE OF ACETAMINOPHEN CAN LEAD TO SEVERE LIVER DAMAGE, LIVER TRANSPLANT, EVEN DEATH. ACETAMINOPHEN OVERDOSE IS NOW THE MOST COMMON CAUSE OF ACUTE LIVER FAILURE IN THE UNITED STATES.

→ MOST AMERICANS ARE NOT AWARE OF THE DANGERS ASSOCIATED WITH THE POPULAR PRESCRIPTION AND over-the-counter pain reliever acetaminophen, U.S. researchers report.

Acetaminophen is found in Tylenol, many combination pain and cold medications, and a number of prescription drugs, including Vicodin, Darvocet, Tylox, Percocet and Lorcet.

Excessive use of acetaminophen, whether it be a large single dose or long-term overuse, can lead to severe liver damage that may require a liver transplant or cause death. In fact, acetaminophen overdose is now the most common cause of acute liver failure in the United States.

This study, which appears in the January/ February issue of the Journal of the American Pharmacists Association, surveyed 104 patients who were visiting a general internal medicine clinic in the University of Michigan Health System.

While a large percentage of the respondents reported using acetaminophen in the past six months, almost none could identify the maximum dose of either regular or extrastrength preparations of the drug.

More than 60 percent of the patients stated that they had never received or weren't sure they had received information about the possible dangers of high doses of acetaminophen.

Over half of the respondents were unsure what problems might arise as a result of acetaminophen overdosing, and just 43 percent correctly responded that liver damage could be a consequence of acetaminophen overdosing. The survey respondents also had trouble identifying which medications contain acetaminophen.

According to the study's co-author Janice Stumpf, a clinical associate professor in the College of Pharmacy at the University of

Michigan, these findings emphasize the need for better patient education. "The community pharmacist is in an ideal position to provide education on the safe use of acetaminophen whenever an acetaminophencontaining prescription product is dispensed," she said in a prepared statement.

It is important to read non-prescription drug labels carefully and be aware of the potential hazards of overdosing on a medication. Patients should be aware of which medications contain acetaminophen and avoid taking multiple acetaminophencontaining products together. •

For more information about chronic pain medicines, visit the website of the American Academy of Family Physicians at www.aafp.org.

More Teens Abusing PRESCRIPTION DRUGS

American teens are cutting back on marijuana, but their abuse of prescription drugs in recent years is on the rise. According to the White House Office of National Drug Control Policy (ONDCP), from 2002 to 2005 rates of marijuana use declined from 30.1 percent to 25.8 percent, and use of the prescription painkillers OxyContin and Vicodin increased from 2.7 percent to 3.5 percent and from 6 percent to 6.3 percent, respectively.

Teens are also abusing anti-anxiety drugs like Xanax and stimulants like Adderall, perceiving such drugs to be safer than street drugs. They're also easier to obtain—over the Internet, from friends, even from household medicine cabinets!

Adults need to keep track of their prescription drugs, and dispose of them properly upon expiration.

Visit the ONDCP website at www.whitehousedrugpolicy.gov or call 800-666-3332.



Get the Most From Your Doctor Visits

YOUR TIME IS JUST AS VALUABLE AS YOUR DOCTOR'S. TO AVOID WASTING PRECIOUS TIME, BE PREPARED FOR EVERY VISIT—BEFORE, DURING, AND AFTER. ABOVE ALL, DON'T BE SHY OF ASKING QUESTIONS.

A TYPICAL DOCTOR'S OFFICE VISIT LASTS ABOUT 10 MINUTES. THAT GIVES YOUR DOCTOR PRECIOUS LITTLE time to talk to you about your health problem, examine you, make a diagnosis, then suggest a treatment plan.

To avoid wasting valuable time, be prepared for every doctor visit, using the following pointers.

Before the Appointment

- Identify your symptoms. Before your visit, review your symptoms and put them in chronological order. Writing them down may help you give a more thorough description of your illness. Be prepared to answer these questions:
 - What are your symptoms?
 - When did they begin?
 - Which medications were you taking when the problem started?
 - Which medications are you taking now?
- If you're dealing with pain, consider describing it with a formula doctors refer to as QRST, which is outlined as follows:
 - Quality: How severe it is, and if it's dull, radiating, throbbing, or sharp?
 - Region: Where does it hurt?
 - Scale: How does it rate from 1 to 10 in intensity?
 - Timing: Does it occur at certain times, and how frequently during the day or night?
- Obtain relevant medical records if you're changing doctors or seeing a specialist. Call your previous doctor and request that copies of your records and lab and X-ray reports be sent directly to the new doctor.
- Prepare a list of the drugs you take and note your dosages.

At the Doctor's

· Get to the point. Explain why you're there by relating your present symptoms and



concerns in a logical fashion. Relate any relevant past medical history and provide copies of lab reports, X-rays, or other tests if you have them.

- Don't request a particular medication just because a friend takes it. Let your doctor determine the right medications for you.
- Advise the doctor if you're allergic to any
- Ask questions. Your doctor should fully explain your problem and discuss the pros and cons of the proposed treatments in simple terms. Don't leave the doctor's office until you understand your condition and the risks and benefits of your treatment options.

After the Appointment

- Follow your doctor's orders.
- Tell your physician about adverse side effects to your medication or if your condition doesn't improve or gets worse.
- Take medications as directed. Follow drug dosages precisely. Taking more of a medication than prescribed could be dangerous; taking less could delay recovery.
- Finally, make any lifestyle changes your doctor recommends, such as stopping smoking, improving your diet, and/or exercising regularly. Doing so can improve your immunity and your body's ability to heal itself. •

USA+ Promotes SCHIP Renewal

CURRENTLY, OVER 45 MILLION AMERICANS LACK HEALTH INSURANCE; 9 MILLION OF THEM ARE CHILDREN. THIS YEAR, CONGRESS COULD REAUTHORIZE THE STATE CHILDREN'S HEALTH INSURANCE PROGRAM.

→ UNITED SERVICE ASSOCIATION FOR HEALTH CARE (USA+) IS A NON-PROFIT CORPORATION CHARTERED IN Washington, D.C., in 1983. In November of 1987, the USA+ Membership program became one of the first group association Benefit Programs set up to provide small business owners, their families, and their employees with a quality benefits package previously available only to employees of large corporations.

USA+ is committed to the promotion of equal access to health care for all citizens of the United States, more specifically, for members of our association. We stay abreast of legislation proposed by state regulators that may have adverse or favorable impact on our membership population. When necessary, we contact regulators so as to have an opportunity to convey the views of ourmembers.

There are currently over 45 million Americans without health insurance, and 9 million of them are children. Ten years ago, Congress created the State Children's Health Insurance Program (SCHIP) to cover kids whose parents work but can't afford health insurance on their own. As a result, millions of children can now see a doctor when they are sick to get the care they need to stay healthy. But there are 9 million more children-more than the total number of kids enrolled in the first and second grades in U.S. public schools—still living without health coverage. This year, Congress must reauthorize SCHIP for it to continue. Congress has the opportunity to cover millions more uninsured kids, so they get the care they need.

Efforts are under way to plan activities to demonstrate broad support for the reauthorization of SCHIP and help enroll eligible children in SCHIP and Medicaid. As part of this effort, we hope you will join this

nationwide mobilization by:

- Submitting an editorial comment or a letter to your local newspaper
- Attending—or organizing—a press event with state officials to demonstrate broad support for covering more of America's uninsured children.
- Organizing Back-to-School activities to enroll eligible kids in SCHIP and Medicaid.
- Telling people you know who have uninsured children to call 877-KIDS-NOW (877-543-7669) to find out if their kids are eligible for low-cost or free health coverage through SCHIP or Medicaid.

At times, you may be called upon to contact your state representatives in order to ensure that your voice is heard. Please feel free to contact us, at 800-USA-1187 (800-872-1187), for more information. Together, we can make a difference.

Child Health Insurance Programs Pay Off

→ GOVERNMENT-SPONSORED HEALTH INSURANCE FOR LOW-INCOME CHILDREN BOOSTS THEIR ACCESS TO CARE and improves their quality of life, a new study finds. Reporting in the September 2006 issue of Pediatrics, researchers at the Rand Corp. studied more than 3,400 California children, ages 2 to 16, newly enrolled in the state's public health insurance program.

They found the children reported real improvements, such as feeling better physically, getting along better with their peers, and doing better in school.

Enrollment in the program also led to a sharp decline in the number of children who went without needed health care. At the start of enrollment, about 16 percent of parents reported that their children had gone without needed care within the previous year. That rate dropped to 7 percent by the second year.

"Having an insurance card makes it easier to get care when you need it, and getting that care makes you feel better," said study author Michael Seid, a Rand psychologist.

"We as a society have invested a lot of money to provide insurance to kids, and there is still doubt about whether the money is well-spent," Seid commented. "This shows the public and policymakers that the money is making a difference in kids' lives." •

The U.S. Department of Health and Human Services has more about children's health insurance at: www.insurekidsnow.gov.



Yoga—Good for What Ails You

WHILE THE SOURCE OF YOGA'S THERAPEUTIC ACTION REMAINS LARGELY A MYSTERY, THE SUCCESSFUL PRACTICE OF YOGA GETS TO THE CORE OF WHAT EXPERTS CONTEND CONTRIBUTES SIGNIFICANTLY TO 80 PERCENT OR MORE OF ALL DISEASES—STRESS.

→ YOGA WAS ORIGINALLY A MEANS OF PURSUING PERSONAL TRANSFORMATION AND SPIRITUAL

development. Today it is interpreted more broadly to mean a nurturing of the union between mind, body, and spirit. It's primarily the physical benefits of this ancient practice that have caught the public's attention. And, in just the last decade, Americans have increasingly turned to yoga in growing numbers, choosing it as their preferred method of exercise. In fact, yoga is now a "hot" fitness trend and yoga classes are the most popular feature at many health and fitness clubs nationwide.

Beyond its potential to get the body fit, yoga also has a role to play in getting and keeping it well. Evidence of the long-standing inquiry into yoga's healing powers can be found in the countless studies published in Indian medical literature or, more recently, in international medical journals. Many address the power of yoga to control blood pressure, heart rate, respiratory function, skin resistance, and even body temperature.

While much of the source of yoga's therapeutic action remains a mystery, there are some sound indicators as to why it helps in healing. Perhaps most important, the successful practice of yoga gets to the core of what experts contend contributes significantly to 80 percent or more of all diseases—namely, stress. By turning off stress and activating the relaxation response, yoga deactivates the body's fight-or-flight response, allowing healing mechanisms to become engaged. Numerous studies also indicate that the practice of yoga helps in healing by promoting the drainage of lymph in the body (the lymph system carries a fluid made up of infectionfighting white blood cells and waste products).

Studies have shown yoga to be especially helpful for arthritis and other musculoskeletal disorders, such as low back pain. Yoga

has proven critical in enabling many individuals to manage their pain more effectively, maintain or improve their ability to move about, and actually slow the progression of joint damage. The benefits are most likely due to the careful and deliberate stretching and the relaxing of the mind that yoga practice involves.

Neuromuscular disorders such as multiple sclerosis (MS) also have been shown to benefit from the increased muscle awareness, strengthening, and stress reduction that yoga provides. A sense of control over pain can be attained with the deep, relaxing yoga breath, a technique that can be done at any time when movement seems daunting.

Studies are showing that cardiovascular disease (CVD), which is a leading cause of death among Americans, can be very effectively approached with yogaespecially when it's combined with an overall lifestyle change that includes adopting a nutritious diet and getting regular exercise.

Yoga probably works by reducing many of the risk factors for CVD, such as being overweight and having elevated blood pressure or cholesterol levels.

Many published studies have shown that regular yoga practice that involves breathcontrol exercises in people with asthma can significantly improve lung capacity, lessen medication use, increase exercise tolerance, and reduce the frequency of acute asthma attacks.

Gentler than the intensely physical yoga offered at most health clubs, therapeutic yoga typically doesn't cause sweat to pour off the body. Instead, its aim is to gently increase lung capacity, improve strength and balance, broaden and maintain range of motion,

increase flexibility and balance, and promote relaxation and meditation to calm the mind. Keep in mind, however, that whatever type of yoga you practice, it alone is not a cure for a medical condition.



USA+ Introduces



ATTENTION: HOMEOWNERS AND RENTERS! USA+ INTRODUCES AN AFFORDABLE WAY FOR YOU TO SAVE TIME AND MONEY ON ALL YOUR HOME MAINTENANCE, REPAIRS, APPLIANCES, AND HOME PROTECTION NEEDS!

→ EVERY HOME NEEDS MAINTENANCE AND REPAIRS. NO MATTER WHERE YOU LIVE, IN A HOME OR AN APART-

ment, it is most certain that something is going to break down, wear out, get clogged, or need repainting, rebuilding, or fixing. You'll always need routine or scheduled maintenance for the life of your home. As a home owner, you know how repair and maintenance expenses can quickly add up—hidden costs that can take you by surprise and ruin your budget.

Most people don't know who to call or who to trust to find dependable and affordable contractors for plumbing, carpentry, heating and air conditioning, landscaping, or even Christmas light installation. You never know what you're going to get by searching on the Internet or calling ads in the newspaper and Yellow Pages. So how do you know who to call or who to trust?

The Home Solutions Membership Is the Answer With just one phone call or click of the mouse, you'll have access to the following benefits:

- Tradesmen Referral Program that includes over 50,000 pre-screened, qualified professionals and a service guarantee of \$1,000
- National Home Repair and Maintenance Discount Network with labor discounts of up to 15 percent and a 90-day service guarantee

Up to a 30 percent savings with our Appliance
 Discount Buying Service

In addition to these great savings on home maintenance and repairs, as a Home Solutions Member you also get Home Owner and Rent Protection Benefits, which include:

- Up to \$1,000 home-owner deductible reimbursement
- Up to \$1,000 emergency cash
- Up to \$1,000 rent or mortgage reimbursement for up to 6 months
- Up to \$1,000 emergency lodging coverage expenses

As a Home Solutions Member you will also get a Warranty Registration Service, which provides a single, central registration service that allows you to quickly access key information about all your warranties and the coverage they provide.

So, as a Home Solutions Member you get:

- The Tradesman Referral Program
- The National Home Repair and Maintenance Discount Network
- The Appliance Discount Buying Service
- The Home Owner and Rent Protection Benefits
- The Warranty Registration Service You get *all five* benefits for just \$29.95 a month, plus a one-time \$30 setup fee.

This is only a brief description of the plan. Complete details of the terms and conditions



of coverage, including eligibility requirements, exclusions and limitations, will be included in the Membership Handbook. Certain terms and conditions apply.

Call today to enroll! Or get more information about the Home Solutions Membership by calling USA+ today at 800-USA-1187.



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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