

STATE AND SCHOOL
EMPLOYEES'

Life

AND

Health
PLAN

Know Your Benefits

Complete Your Motivating Mississippi Online HealthQuotientSM, brought to you by WebMD[®]

To make a plan for improving and maintaining overall wellness, you've got to know where to begin. Take the first step by going to the new *Motivating Mississippi – Keys to Living Healthy* site, powered by WebMD, to complete the HealthQuotient (HQ) online health assessment, a comprehensive evaluation of the current state of your health.

This simple assessment will reveal your unique health challenges and guide you to the *Motivating Mississippi – Keys to Living Healthy* programs and tools you need to start working to overcome them. As a participant in the State and School Employees' Health Insurance Plan, you will be eligible for up to \$1,000 in wellness benefits for 2009 after you complete the online HQ at www.webmdhealth.com/mississippi. You can find a complete list of wellness services covered under the benefit at <http://knowyourbenefits.dfa.state.ms.us>.

Did you know...?

- You may be able to get free prescription drugs for up to 3 months?
- You can receive up to \$1,000 in wellness benefits by completing a simple health assessment?

See inside for more information!

Why is it important to complete the HealthQuotient?

While some medical conditions are apparent right away by their symptoms, you may not be aware of other conditions for months or even years. Completing the HQ can help you spot early warning signs and educate you about the proper steps to improve your health. Questions about your family history and lifestyle help to identify potential health issues so you can create a plan to prevent them. Taking the HQ helps you take charge of your health!

How can I prepare for the HealthQuotient?

You don't need anything to take the HQ, but obtaining some basic information from your doctor from a past routine physical or screenings will help you get the most out of the program. If you have your most recent numbers, such as blood pressure, cholesterol levels, and body fat, it will help you get the most accurate assessment from the HQ, bettering your chances of early detection for a variety of conditions. Remember, you must complete the HQ prior to your wellness visit to qualify for the \$1,000 wellness benefit.

How do I take the HealthQuotient?

The HQ is free and available online 24 hours a day, seven days a week. Simply register at www.webmdhealth.com/mississippi and select the "HealthQuotient" option from the menu bar. The program will guide you through questions you can answer easily with the click of a mouse. When you finish, submit your responses to receive a personalized Score and Summary. Spouses and dependents 18 years or older enrolled in the Plan are also eligible to take the assessment and receive up to \$1,000 in wellness benefits. The personal information you enter is strictly confidential and will not be shared with your employer.

What will my HQ score tell me?

Your HQ Score, which can range from 1 to 100, lets you know how you measure up. The summary you receive with your score will show how you compare with your peers and lay out what you need to do to improve your results in the future. It also lets you explore how changing your behaviors could affect how likely you are to experience certain conditions in your lifetime.

Managing Your Health... Heart Healthy Diet

Reviewed by the doctors at The Cleveland Clinic Heart Center.

Edited by Michael W. Smith, MD, July 2007.

A heart healthy diet begins by paying close attention to what you eat. You can reduce your chance of developing atherosclerosis, the blocked arteries that cause heart disease with a heart healthy diet. If the artery-clogging process has already begun, you can slow the rate at which it progresses. While this is very important for everyone at risk for atherosclerosis, it is even more important if you have had a heart attack and/or procedure to restore blood flow to your heart or other areas of your body, such as angioplasty, bypass surgery, or carotid surgery. Following prevention advice can protect against restenosis, or the re-narrowing of your arteries.

FEED YOUR HEART WELL

Feeding your heart well is a powerful way to reduce or even eliminate some risk factors. Adopting a heart-healthy nutrition strategy can help reduce total and LDL cholesterol (the “bad” cholesterol), lower blood pressure, lower blood sugars, and reduce body weight. While most dietary plans just tell you what you CAN’T eat (usually your favorite foods!), the most powerful nutrition strategy helps you focus on what you CAN eat. In fact, heart disease research has shown that adding heart-saving foods is just as important as cutting back on others.



Here are six nutrition strategies to reduce your risk:

- 1. Eat more fish.** Fish is a good source of protein and other nutrients. It also contains omega-3 fatty acids, which may help reduce the risk of heart disease and stroke.
- 2. Eat more vegetables, fruits, whole grains, and legumes.** These beautiful and delicious wonders of nature may be one of the most powerful strategies in fighting heart disease.
- 3. Choose fat calories wisely.** Keep these goals in mind:
 - Limit total fat grams.
 - Eat a bare minimum of saturated fats and trans fats (for example, fats found in butter, margarine, salad dressing, fried foods, snack foods, sweets, and desserts).
 - When you use added fat, use fats high in monounsaturated fats (for example, fats found in olive and peanut oil).
- 4. Eat a variety — and just the right amount — of protein foods.** Commonly eaten protein foods (meat, dairy products) are among the main culprits that increase heart disease risk. Reduce this nutritional risk factor by balancing animal, fish, and vegetable sources of protein.
- 5. Limit cholesterol consumption.** Dietary cholesterol can raise blood cholesterol levels, especially in high-risk people. Limiting dietary cholesterol has an added bonus: you’ll also cut out saturated fat, as cholesterol and saturated fat are usually found in the same foods. Get energy by eating complex carbohydrates (whole-wheat pasta, sweet potatoes, whole-grain breads) and limiting simple carbohydrates (regular soft drinks, sugar, sweets). If you have high cholesterol, these simple carbohydrates worsen the condition and may increase your risk for heart disease.
- 6. Feed your body regularly.** Skipping meals often leads to overeating. Eating five to six mini-meals is the best way to control blood sugars, burn fat calories more efficiently, and regulate cholesterol levels.

OTHER HEART-HEALTHY STRATEGIES

- ✓ **Reduce salt intake.** This will help you control your blood pressure.
- ✓ **Exercise.** The human body was meant to be active. Exercise strengthens the heart muscle, improves blood flow, reduces high blood pressure, raises HDL cholesterol (“good” cholesterol), and helps control blood sugars and body weight.
- ✓ **Hydrate.** Water is vital to life. Be sure to stay adequately hydrated.
- ✓ **Enjoy every bite.** Your motto should be dietary enhancement, not deprivation. When you enjoy what you eat, you feel more positive about life, which helps you feel better. An added bonus is that you eat less when you eat food you love, and that helps control weight and reduce cholesterol levels.

Free Medications For Up To Three Months!

Have you been prescribed proton pump inhibitor (PPI) medications such as Aciphex, Nexium, Prevacid, Protonix or Zegerid? If you switch from your brand-name PPI to a generic alternative such as omeprazole or pantoprazole, the Plan will waive your generic co-pay for up to three months beginning June 1, 2009 and ending August 31, 2009.

WHAT IS A PPI MEDICATION?

PPIs are a group of prescription medications that are used to treat certain types of ulcers, gastroesophageal reflux disease (GERD), erosive esophagitis, inflammation of the esophagus, or Zollinger-Ellison syndrome by preventing the release of acid in the stomach and intestines. PPIs may also be used to treat other conditions as determined by your doctor.

WHY IS THE PLAN MAKING THIS OFFER?

The Plan has implemented this program to encourage members to select generic drugs when they are available. Generic drugs are approved by the Food and Drug Administration (FDA) and are chemically equivalent to brand-name drugs. The FDA puts each generic drug through the same rigorous quality control process as the original brand-name drug. Choosing generic drugs is an excellent way to significantly lower your out-of-pocket co-pay expenses and help control costs to the Plan.

WILL THIS CHANGE AFFECT ME IF I AM TAKING A BRAND-NAME PPI? IF SO, HOW?

Yes, you could be affected. Beginning June 1, 2009, participants taking brand-name PPIs such as Aciphex, Nexium, Prevacid, Protonix or Zegerid will be required to first try a generic alternative such as omeprazole or pantoprazole. If your prescription history shows that you have tried one of these generics within the last six months, you will not be affected by this change. However, if you would like to try a generic alternative again, you may take advantage of this opportunity for up to three months for free.

I'M READY TO GET STARTED. WHAT DO I DO?

The first step is to obtain a prescription for omeprazole or pantoprazole from your physician to replace the brand-name PPI you are currently taking. Your co-pay will automatically be waived for three months beginning June 1, 2009 and ending August 31, 2009.

IS THERE SOMEONE I CAN TALK WITH TO ANSWER MY ADDITIONAL QUESTIONS?

Absolutely! Call Catalyst Rx Customer Service Department at 1-866-757-7839. Representatives are available 24 hours a day, seven days a week to assist you.



Nutrition Center

Need reliable information about carbs and calories? Looking for the low-down on food allergies? Like some fresh ideas for losing weight? Check out the *Motivating Mississippi-Keys to Living Healthy* online Nutrition Center where you can develop a healthy meal plan, track your progress, and access many other nutrition-related resources.

GETTING STARTED:

Log on to

www.webmdhealth.com/mississippi.

Select **Living Healthy >>Nutrition**
(under Lifestyle Programs).

Explore tools, trackers, and nutrition news.