



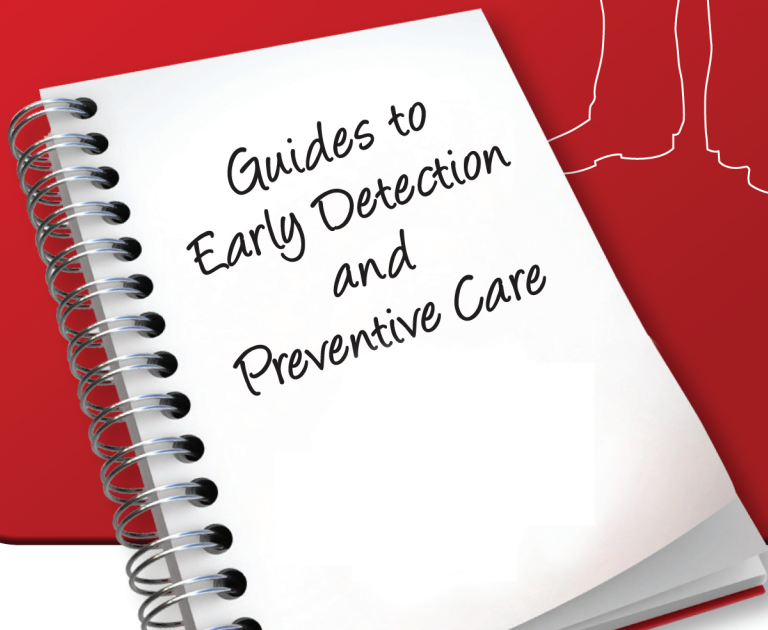
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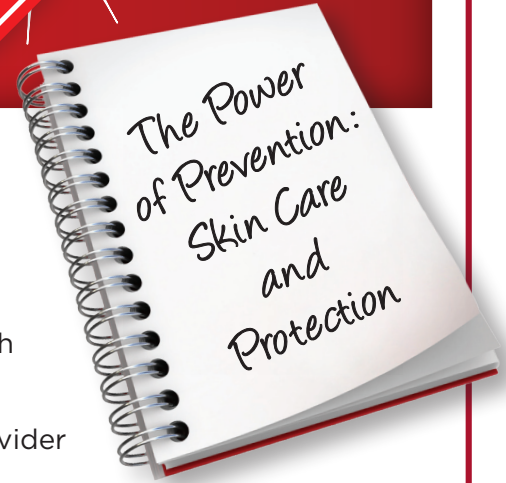
Knowing What You Need and When to Get It

Volume 2



Prevention 101SM

Knowing What You Need and When to Get It



The skin is the body's largest organ. Healthy skin provides a barrier between the inside of the body and the outside environment. A bump, rash or dry patch on the skin, as well as hair and nail conditions, can be perplexing. Some can be harmless (though nevertheless annoying), yet others can be warning signs of more serious medical concerns, so always consult your health care provider for proper diagnosis and treatment.

According to the 2007 U.S. Cancer Statistics Working Group of the Department of Health and Human Services, Centers for Disease Control and Prevention and National Cancer Institute, skin cancer is the most common form of cancer in the United States. Over 90 percent of skin cancers in the United States are caused by the sun, and experts say this is a growing epidemic. The first step to skin safety is to be aware of risks and establish habits to protect yourself from sun and heat exposure.

One bad sunburn in childhood doubles the risk factor for melanoma later in life. Protecting children against ultraviolet exposure is essential for skin health into adulthood. A blistering sunburn during childhood increases the risk of melanoma as an adult. Melanoma is the deadliest form of skin cancer.

Men are diagnosed with skin cancer more often than women. According to the American Cancer Society, men are twice as likely to develop skin cancer as women. In fact, it's more common than prostate cancer.

FACTS

Each hour, one person dies from skin cancer. About 2,800 people will die of non-melanoma skin cancer and about 8,000 will die of melanoma in the U.S. this year.

Skin cancer is most deadly for African Americans, Asians, American-Indians and Latinos. African Americans, Asians and Latinos are at low risk for developing skin cancer, but have a higher death rate once diagnosed.

One in five Americans will be diagnosed with skin cancer in their lifetime.



STOP



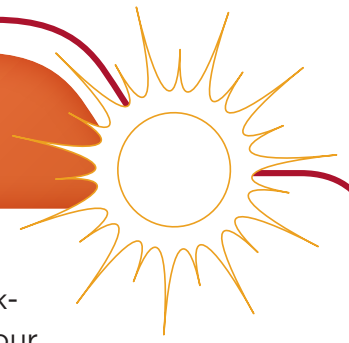
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What You Need to Know



RISK FACTORS FOR SKIN CANCER

People with certain risk factors are more likely than others to develop skin cancer.

Risk factors vary for different types of skin cancer, but some general risk factors are:

- ⦿ A lighter natural skin color
- ⦿ Family history of skin cancer
- ⦿ A personal history of skin cancer
- ⦿ Exposure to the sun through work and play
- ⦿ A history of sunburns early in life
- ⦿ Skin that burns, freckles, reddens easily, or becomes painful in the sun

WHAT YOU NEED

Prevention and early detection are the solutions to protecting your skin and reducing your risk for skin cancer. As part of a routine cancer-related check-up, your health care provider should check your skin carefully. If you have any concerns about suspicious lesions, ask your health care provider about the value of a referral to a dermatologist.

HOW TO DETECT PROBLEMS EARLY

It's important to check your own skin, preferably once a month. A self-exam is best done in a well-lit room in front of a full-length mirror. You can use a hand-held mirror for areas that are hard to see. A spouse or close friend or family member may be able to help you with these exams, especially for those hard-to-see areas, like the lower back or the back of your thighs.

The first time you inspect your skin, spend a fair amount of time carefully going over the entire surface of your skin. Learn the pattern

of moles, blemishes, freckles and other marks on your skin so that you'll notice any changes next time. Any trouble spots should be seen by your health care provider or dermatologist.

WHAT IS MELANOMA?

Melanoma is the most dangerous type of skin cancer and the leading cause of death from skin disease. The best way to detect skin cancer early is to keep an eye on your skin, especially moles. The ABCD rule (see below) can help you remember what to look for when you're checking any moles on your skin. It's an easy guide to the usual signs of melanoma. Be on the lookout and tell your health care provider about any spots that match the following description:

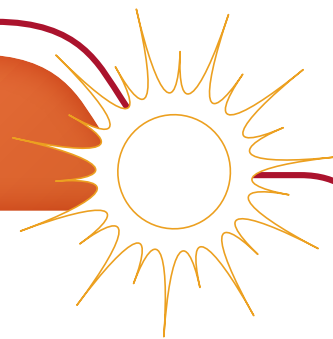
Know Your ABCDs!

- ⦿ **A is for ASYMMETRY:** One half of a mole or birthmark does not match the other.
- ⦿ **B is for BORDER:** The edges are irregular, ragged, notched or blurred.
- ⦿ **C is for COLOR:** The color is not the same all over and may include shades of brown or black, or sometimes with patches of pink, red, white or blue.
- ⦿ **D is for DIAMETER:** The spot is larger than 6 millimeters across (about 1/4-inch or the size of a pencil eraser), although a melanoma, can sometimes be smaller than this.

Some melanomas do not fit the ABCD rule described above. **It's very important to tell your health care provider or dermatologist about any changes in skin markings or new spots on your skin.**



What You Need to Know



WHAT ABOUT OTHER SKIN PROBLEMS?

Rashes, skin inflammation, changes in texture or color and spots may be the result of infection, chronic skin conditions or contact with an irritant or allergen. While many skin conditions are minor, they might signal something more serious, so always consult your health care provider.

A rash may be a sign of a chronic skin problem, such as acne, eczema, psoriasis or seborrhea dermatitis. Other causes of rash include: dry, cold weather; extremely hot weather (heat rash); contact with an allergen or irritant (i.e. sap from poison ivy, oak or sumac); or emotional stress. Emotions, such as frustration or embarrassment, may lead to an itchy rash.

The need for medical treatment often depends on what other symptoms are present. A rash that occurs with other symptoms, such as shortness of breath or fever, may mean other problems, such as a serious allergic reaction or infection that requires immediate medical attention.

WHAT ABOUT TATTOOS?

The American Academy of Dermatology lists these possible complications that could occur from a tattoo:

- ⦿ A staph or other skin or tissue infection
- ⦿ A bloodborne disease, such as hepatitis
- ⦿ An allergic reaction or sensitivity to the inks used
- ⦿ Flawed reading of an MRI or similar imaging test due to iron oxide and heavy metal pigments used in some tattoos

PREVENT SIGNS OF EARLY AGING

If you need another reason to quit smoking, consider the effects that smoking has on your skin. Smoking actually makes your skin look older and wrinkled, way before its time!

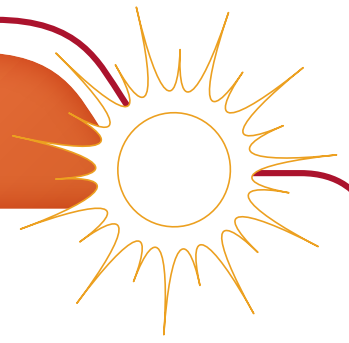
Smoking narrows the tiny blood vessels in the outer layers of the skin. This decreases blood flow to the skin and depletes the skin of oxygen and nutrients, such as vitamin A, which are important to skin health. Many of the over 4,000 chemicals in tobacco smoke decreases the strength and elasticity of the skin by damaging collagen and elastin, which makes it sag and wrinkle, appearing older.

Some experts say that repeated exposure to the heat from burning cigarettes and the repetitive facial expressions you make when smoking, like squinting your eyes and pursing your lips to inhale, may also contribute to wrinkles.

So, if you smoke, the best way to protect your skin—and prevent signs of early aging—is to quit.



What to Track

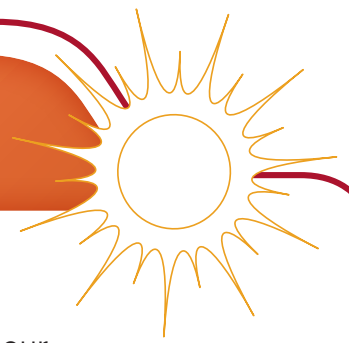


Create a **Personal Health Record** for yourself and each member of your family to see all your health care information at a glance in one convenient location. A Personal Health Record table is provided below for your convenience.

PERSONAL HEALTH RECORD			
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HEART HEALTH			
Weight			
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Waist Circumference			
Blood Pressure			
Total Cholesterol			
HDL-Cholesterol			
LDL-Cholesterol			
REPRODUCTIVE HEALTH			
Pelvic Exam			
Mammogram			
Pap Test			
HIV/Sexual Transmitted Diseases Screening			
Prostate Screening			
COLORECTAL HEALTH			
Colorectal Cancer Screening			
DIABETES SCREENING			
Blood Glucose (Sugar)			
BONE HEALTH			
Bone Mineral Density			
ORAL HEALTH			
Dental Exam			
VISION CARE			
Eye Exam			



What Other Steps to Take



When used consistently, sun-protective practices can reduce a person's risk of developing skin cancer. Love the skin you're in, and protect it for life! Use our checklist to protect you and your family.

1. Protect yourself from the sun. The Centers for Disease Control and Prevention recommend easy options for sun protection:

- **SEEK SHADE**, especially during midday hours (10 a.m. to 4 p.m.), when UV rays are strongest and do the most damage.
- **COVER UP** with clothing to protect exposed skin.
- **WEAR A HAT** with a wide brim to shade the face, head, ears and neck.
- **WEAR SUN-GLASSES** that wrap around and block as close to 100% of both ultraviolet A (UVA) and ultraviolet B (UVB) rays as possible.



2. Use sunscreen. Use sun protective factor (SPF) 30 or higher, and both UVA and UVB protection. **Always check the expiration date on your sunscreen.** Don't use old sunscreen—buy it fresh every year for best results.

- Apply the sunscreen at least 30 minutes before sun exposure.
- Use lip balm or cream that has SPF 30 or higher to protect your lips from getting sunburned or developing cold sores.

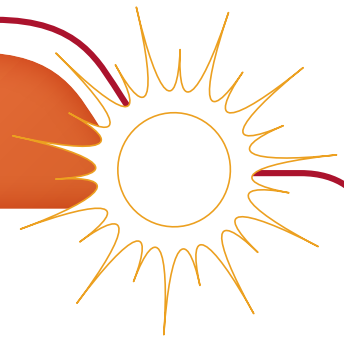
- Reapply sunscreen every two to three hours while in the sun. (Sunscreen effectiveness is also affected by the wind, humidity and altitude.)
- If you need to use sunscreen and insect repellent with DEET (N,N-Diethyl-meta-toluamide), don't use a product that combines the two. You can apply sunscreen first and then apply the insect repellent with DEET, but the sunscreen needs to be reapplied every two hours.

- Ask your health care provider, nurse or pharmacist about the risk of any medications you may be taking that could increase your sensitivity to sunlight.

3. Avoid tanning beds and sunlamps. A tan, whether you get it on the beach, in a bed or through incidental exposure, is bad news. There is no such thing as a “healthy glow from a tan.” Tans are caused by harmful ultraviolet (UV) radiation from the sun or tanning lamps. If you have a tan, you've sustained skin cell damage. **No matter what you may hear at tanning salons or read on the labels of tanning bed skin creams, the cumulative damage caused by UV radiation can lead to premature skin aging (wrinkles, lax skin, brown spots and more undesirable results), as well as skin cancer.** The World Health Organization's International Agency for Research on Cancer has moved UV tanning beds to its highest cancer risk category—“carcinogenic to humans.”



Where to Go for More Help



It's not easy putting a plan for preventive care into action. Whether on the Web, on the phone or at the worksite, there are many convenient and accessible wellness resources to help you “have a greater hand in your health.”

- **On the Phone.** For more information about diabetes care, diabetes prevention and other health concerns, talk with your health care provider or call a Blues On CallSM Health Coach at 1-888-BLUE-428 (1-888-258-3428).
- **On the Web.** Log onto your Member Web site and click on the “YOUR HEALTH” tab. Select the link “Improve Your Health” to enroll in **HealthMedia**[®] online programs or choose “Preventive Care” to explore other available program options for wellness and healthy lifestyles.
- **Additional Resources.** Telephonic **Smokeless**[®] programs can help guide you through the process of quitting with the support, coping strategies and practical stress management skills that you need. Call Smokeless at 1-800-345-2476 to enroll.

For tips on how to quit, go to: <http://www.ahrq.gov/path/tobacco.htm> or visit <http://www.smokefree.gov>. To talk to someone about how to be tobacco free, call the National Quitline: 1-800-QUITNOW.

Lifestyle Returns[®]

If your company participates in Lifestyle Returns, you can receive credit for getting your preventive care exams. To access the “Lifestyle Returns” program, log onto your Member Web site. Under **Step 3: Take Charge of Your Health**, click on “Health and Wellness Programs,” and then scroll down until you come to **PREVENTION 101**. Your employer/group will provide you with a completion code to enter.

LOG ON AND LEARN MORE

To learn more about Skin Care and Skin Cancer Prevention, search the HEALTH TOPICS tab on your Highmark Member Web site. Log on at www.highmark.com, and select your service region. You can search the site for topics of interest to you and your family and stay up-to-date on the latest in health and wellness.



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The material contained in this Guide has been selected to provide general background and useful information regarding preventive care. It is not intended to be complete or tailored to your specific needs, or to diagnose or treat medical conditions, and does not replace medical advice or medical treatment. You should discuss the information, facts and tips with your doctor, who is always your best resource for determining if you are at an increased risk for a condition. If you engage in physical activity, it may have injuries and health risks associated with it. You should confirm with your doctor that physical activity is appropriate for you. If you experience any pain or discomfort, call your doctor. Highmark Inc. does not endorse any product or service, and does not provide medical or legal advice or medical treatment. If you have questions about your health care coverage, you should call the toll-free Member Service number on your health insurance identification card.

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Prevention 101

Knowing What You Need and When to Get It

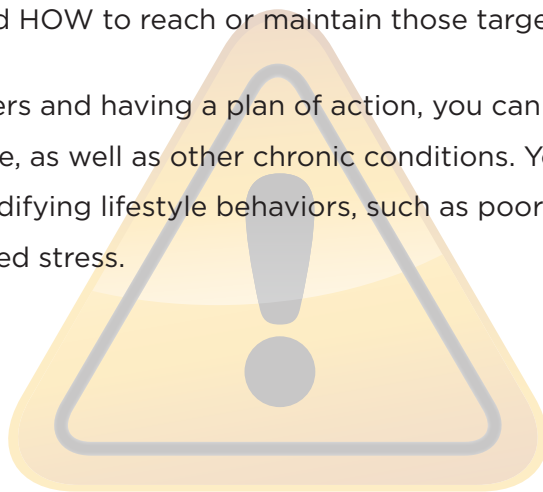


LET'S TALK ABOUT... Your warning signs

Heart disease, also known as coronary artery disease or CAD, is the number one cause of death in men and women. Your blood pressure, cholesterol, glucose, waist circumference and Body Mass Index (BMI) measurements or “your numbers” are key indicators of heart health.

When your car’s dashboard warning lights or “signs” go on, this indicates a problem. (Hopefully you don’t ignore your warning signs!) Your “numbers” are like your dashboard warning signs. You should learn WHAT your numbers are, WHERE they should be (i.e. your targets) and HOW to reach or maintain those targets.

By knowing your numbers and having a plan of action, you can lessen your chance of developing heart disease, as well as other chronic conditions. You can reduce your risk for heart disease by modifying lifestyle behaviors, such as poor diet, lack of exercise, smoking and uncontrolled stress.



STOP



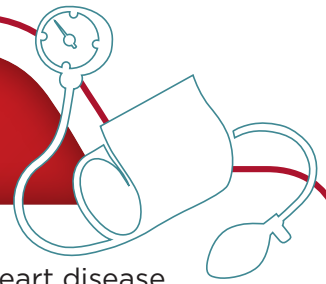
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SCHEDULE



What You Need



Prevention is the solution to better health, and the first step in prevention of heart disease is protecting your health by getting the recommended exams and screenings. Follow the **At-A-Glance** guide below for an overview of the recommendations for heart health.

AT-A-GLANCE RECOMMENDED EXAMS AND SCREENINGS FOR HEART HEALTH

SCREENINGS AND EXAMS	AGES 19-39	AGES 50 AND OLDER
Physical Exam	Every 1-2 years	Annually
Weight/Body Mass Index (BMI)/ Waist Circumference	At every physical exam	
Blood Pressure	<ul style="list-style-type: none"> At every health care provider visit or minimum of once every 2 years Annually, if diastolic (bottom number) is greater than 80 mmHg or systolic (top number) is greater than 120 mmHg 	
Lipid Profile (Total Cholesterol, HDL, LDL and Triglycerides)	<ul style="list-style-type: none"> Routine screening every 5 years beginning at age 20. More frequent testing for individuals at risk for CAD 	

POP QUIZ

TEST YOUR KNOWLEDGE ON HEART HEALTH

How well do you know your heart? Take this quiz to find out what some of the variables are that affect your heart!

1. Most of your blood cholesterol is produced by:

- Your liver
- Your pancreas
- Food consumption
- Your muscles

2. You know you have high cholesterol when:

- You have chest pains.
- You start to gain weight.
- Your blood pressure is high.
- You have it checked by a doctor.

3. All adults age 20 and older should have their cholesterol levels checked:

- Annually
- Every 5 years
- Every 10 years
- Only if they are at risk

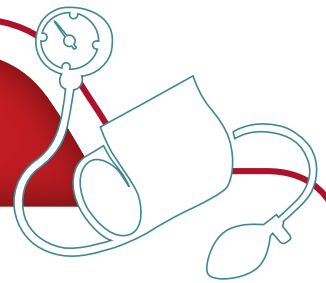
1. Answer: a. Your Liver. our liver produces about 1,000 mg of cholesterol a day—all the cholesterol your body needs. Another 200 to 500 milligrams (or more) can come from the food you eat.

2. Answer: d. You have it checked by a doctor. High cholesterol has no symptoms, so the only way to know your cholesterol levels is by having them checked.

3. Answer: b. Every 5 years. However, some people may need their numbers checked more frequently depending on their medical history and medication regimen. You should speak with your health care provider to find out how often you should be tested.



What Are Your Numbers?



YOUR WEIGHT

BMI (Body Mass Index) is calculated from a person's weight and height and provides a reasonable indicator of body fat and weight categories that may lead to health problems. The BMI score is valid for both men and women, but it does have some limits. (There are different BMI tools for ages 2 through 20.) The BMI may **overestimate** body fat in athletes and others, who have a muscular build, and it may **underestimate** body fat in older persons and others, who have lost muscle mass. A BMI of less than 25 is linked to the lowest risk for disease. A high BMI can increase your chance of developing a chronic condition, such as heart disease, diabetes and high blood pressure.

BMI CHART

Use the chart below to determine your BMI. For an **online BMI Calculator**, members can log onto our Member Web site and click on "Wellness Calculator" under the "Your Health" tab.

BMI	19	20	21	22	23	24	25	26	27	28	29	30	35	40
	Normal						Overweight						Obese	
Height	Body Weight (pounds)													
4'11"	94	99	104	109	114	119	124	128	131	138	143	148	173	198
5'0"	97	102	107	112	118	123	128	133	138	143	148	153	179	204
5'1"	100	106	111	116	122	127	132	137	143	148	153	158	185	211
5'2"	104	109	115	120	126	131	136	142	147	153	158	164	191	218
5'3"	107	113	118	124	130	135	141	146	152	158	163	169	197	225
5'4"	110	116	122	128	134	140	145	151	157	163	169	174	204	232
5'5"	114	120	126	132	138	144	150	156	162	168	174	180	210	240
5'6"	118	124	130	136	142	148	155	161	167	173	179	186	216	247
5'7"	121	127	134	140	146	153	159	166	172	178	185	191	223	255
5'8"	125	131	138	144	151	158	164	171	177	184	190	197	230	262
5'9"	128	135	142	149	155	162	169	176	182	189	196	203	236	270
5'10"	132	139	146	153	160	167	174	181	188	195	202	207	243	278
5'11"	136	143	150	157	165	172	179	186	193	200	208	215	250	286
6'0"	140	147	154	162	169	177	184	191	199	206	213	221	258	294
6'1"	144	151	159	166	174	182	189	197	204	212	219	227	265	302
6'2"	148	155	163	171	179	186	194	202	210	218	225	233	272	311
6'3"	152	160	168	176	184	192	200	208	216	224	232	240	279	319
6'4"	156	164	172	180	189	197	205	213	221	230	238	246	287	328

WAIST CIRCUMFERENCE is a key measure of excess midsection fat. A high waist circumference is associated with increased risk for developing abnormal cholesterol levels, heart disease, type 2 diabetes, sleep apnea, high blood pressure and other chronic diseases. The risk increases with a waist circumference over 35 inches for women and over 40 inches for men.

Waist circumference isn't necessarily your pant size! To accurately measure your waist circumference:

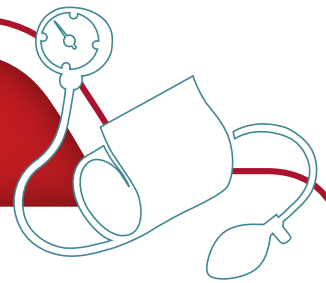
- Place a tape measure around your waistline.
- For accurate placement of the tape measure, locate your waistline by bending slightly to one side and measuring horizontally around this area. (Hint: It's about 1 inch above your belly button, or midway between the top of the hip bone and the bottom of the rib cage.)

Speak with your health care provider about your BMI and waist circumference to establish realistic goals for you. Even small changes in your waist measurement can yield big health rewards.





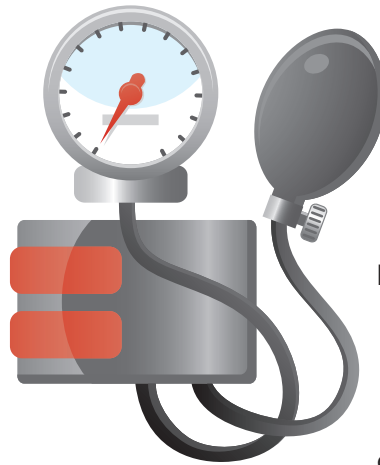
What Are Your Numbers?



YOUR BLOOD PRESSURE

BLOOD PRESSURE is the force applied to the walls of the arteries as the heart pumps blood through the body. Your blood pressure reading, which is made up of two numbers, shows how hard your heart is working. The systolic (or top number) is your pressure when the heart is pumping blood (or working), and the diastolic (or bottom number) is your pressure when the heart relaxes. Blood pressure constantly changes depending on activity, temperature, diet, emotional state, posture, physical state and medication use.

About one out of every three American adults has high blood pressure—also known as hypertension. When you have high



blood pressure, the heart is working too hard. High blood pressure can lead to heart attack, stroke, kidney failure or damage to your eyesight. Anyone—adults and children—can develop high blood pressure.

High blood pressure is sometimes called the “silent killer” because it often has no noticeable warning signs or symptoms until other serious problems arise. Because of this silence, many people do not know that they have it.

Checking your blood pressure only takes a few minutes. The blood pressure chart below can help you determine if your blood pressure is at a healthy level or if you need to speak with your health care provider about taking some steps to improve your numbers.

WHAT DO YOUR BLOOD PRESSURE NUMBERS MEAN?

SYSTOLIC (Top Number) (in mmHg)	DIASTOLIC (Bottom Number) (in mmHg)	CLASSIFICATION
Less than 120	Less than 80	Normal
120-139	80-90	Pre-hypertension
140-159	90-99	Hypertension, Stage 1
Greater than 160	Greater than 100	Hypertension, Stage 2
Greater than 180	Greater than 110	Severe Hypertension

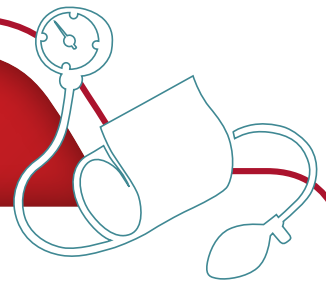
Note

Ranges may be lower for children and teenagers. Speak with your child’s health care provider if you are concerned that your child may have high blood pressure.

Reference: National Institutes of Health, National Heart, Lung, and Blood Institute. Accessed July 2009.



What Are Your Numbers?



YOUR CHOLESTEROL

High blood cholesterol plays a major role in the development of heart disease: the higher your blood cholesterol level, the greater your risk. Your health care provider may order a blood test called a **LIPID PROFILE** as part of a physical exam. A lipid profile measures the total cholesterol, HDL-cholesterol, LDL-cholesterol and triglycerides in your bloodstream and is an indicator of your risk for heart disease. All adults age 20 and older should have their cholesterol levels checked every 5 years.

CHOLESTEROL is a soft, waxy substance found in the bloodstream and in all your body's cells. It comes in different forms and affects your body in different ways. HDL or "good" cholesterol (H = Healthy and you want it Higher) helps protect against heart disease: the higher your **HDL**, the better. **LDL** or "bad" cholesterol (L = LOUSY and you want it Lower) is the main culprit for heart disease and blockages in the arteries: the lower your LDL, the better. **TRIGLYCERIDES** are a form of fat in the blood that can lead to blocked arteries.

Like high blood pressure, there are symptoms of high cholesterol--you can't "feel" it. Higher than normal cholesterol doesn't usually cause an immediate problem. It's the long-term build-up of cholesterol in the blood vessels that can lead to heart attack or stroke. If there is too much cholesterol in the body, it needs to be treated with diet, exercise and possibly medication.

How to Prep for a Lipid Profile

You usually need to avoid eating (or fast) for 10 to 12 hours before having a lipid profile. You may drink water and take medicines that your health care provider prescribed.

Note

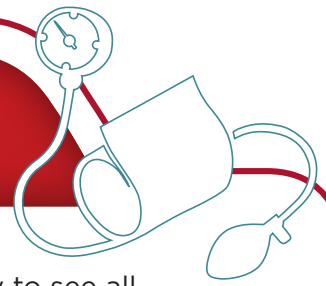
* Speak with your health care provider to find out how often you should be tested and what your lipid goals should be based on your medical history.

WHAT DO YOUR LIPID PROFILE NUMBERS MEAN?

TYPE	CLASSIFICATION
TOTAL CHOLESTEROL*	
Less than 200 mg/dl	Optimal
200-239 mg/dl	Borderline High
240 mg/dl and above	High
LDL CHOLESTEROL*	
Less than 100 mg/dl	Optimal
100-129 mg/dl	Near Optimal/Above Optimal
130-159 mg/dl	Borderline High
160-189 mg/dl	High
190 mg/dl	Very High
HDL CHOLESTEROL*	
Less than 40 mg/dl	Major heart disease risk factor
60 mg/dl and above	Helps protect against heart disease
TRIGLYCERIDES*	
Less than 150 mg/dl	Normal
150-199 mg/dl	Borderline High
200 mg/dl	High

References: National Cholesterol Education Program (U.S. Department of Health and Human Services, National Institutes of Health, National Heart, Lung, and Blood Institute) and National Diabetes Education Program (Centers for Disease Control, U.S. Department of Health and Human Services, National Institutes of Health, National Institute of Diabetes and Digestive and Kidney Diseases). Accessed July 2009.

What to Track

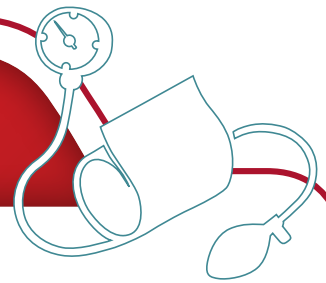


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REPRODUCTIVE HEALTH			
Pelvic Exam			
Mammogram			
Pap Test			
HIV/Sexual Transmitted Diseases Screening			
Prostate Screening			
COLORECTAL HEALTH			
Colorectal Cancer Screening			
DIABETES SCREENING			
Blood Glucose (Sugar)			
BONE HEALTH			
Bone Mineral Density			
ORAL HEALTH			
Dental Exam			
VISION CARE			
Eye Exam			



What Other Steps to Take



In addition to knowing what you need and when to get it, taking other steps to make healthy lifestyle choices can impact your heart health now and in the future. Research has clearly demonstrated the potential that healthy lifestyle factors can have on reducing the risk of heart disease and stroke. Be proactive and take action today to protect your heart health. What changes can you make?

● **Get regular check-ups** based on the recommendations for your age. Learn to practice “health” care not “disease” care. Getting regular check-ups will help ensure that you control your cholesterol and blood pressure under the direction of your health care provider.

● **Have your blood pressure checked routinely.** It only takes a few minutes, but it could save your life. Learn what your numbers are, where they should be and how to reach or maintain the healthiest numbers for you.

● **Take your medications as prescribed.** Taking your prescribed medicine can lower your risk of having a heart attack or dying from coronary artery disease. Speak with your health care provider if you have any questions or concerns about your prescriptions. Do not stop taking your medications without consulting your health care provider.

● **Maintain a healthy weight.** Use the scale and the measuring tape (to measure your waist circumference) to monitor your progress. Try to balance the calories you consume from food and drink with the calories you burn off through activity. Cut back by 250 to 500 calories per day to promote gradual weight loss, if you need to lose weight.

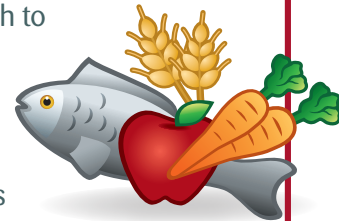
● **Don't smoke,** and avoid secondhand smoke. Smoking increases triglyceride and LDL cholesterol levels. Quitting smoking can quickly reduce the risk of a heart attack or death. Your health care company offers resources to help you quit when you're ready. From the online **Health-Media® Breathe™** program to our telephonic **Smokeless®** programs, the smoking cessation

resources can help guide you through the process of quitting with the support, coping strategies and practical stress management skills that you need. Log onto your Member Web site to enroll in **Breathe** under the “Your Health” tab, or call **Smokeless** at 1-800-345-2476 to enroll. For tips on how to quit, go to: <http://www.ahrq.gov/path/tobacco.htm> or visit <http://www.smokefree.gov>. To talk to someone about how to be tobacco free, call the National Quitline: 1-800-QUITNOW(784-8669).

● **Eat a heart-healthy diet** that includes plenty of “whole” foods, such as vegetables, fruits, legumes, soy foods and whole grains. Also reduce the amount of saturated fat, cholesterol and simple sugars. Choose heart-healthy fats, like canola oil, olive oil and nuts. Add more fish to your diet and speak with your health care provider about taking fish oil (Omega-3) supplements.

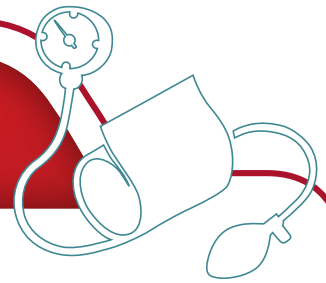
● **Get regular exercise** on most days of the week. Strive for about 150 minutes of moderate physical activity every week. Speak with your health care provider about safe levels of exercise for you. Regular physical activity (defined as 30 minutes of moderate exercise almost daily) can help you maintain a healthy weight, reduce LDL cholesterol, triglyceride and glucose levels and increase HDL cholesterol.

● **Manage your stress.** Try to seek balance in your life and practice daily stress management. Stress, depression and hostility are directly associated with increased blood pressure, high cholesterol and triglycerides and angina (chest pain).





Where to Go for More Help



It's not easy putting a plan for heart health and healthy lifestyles into action.

Whether on the Web, on the phone or at the worksite, there are many convenient and accessible wellness resources to help you reach your goals and “have a greater hand in your health.”

- **On the Phone.** For more information about blood pressure, cholesterol and other important numbers, talk with your health care provider. Or speak confidentially with a specially-trained Health Coach 24 hours a day, 7 days a week by calling Blues On CallSM at 1-888-BLUE(2583)-428 for the answers and support you need. You can request free “Shared Decision Making” videos to help you learn more about living with heart disease and treatment choices.
- **On the Web.** Log onto your Member Web site and click on the “YOUR HEALTH” tab. Select the link “Improve Your Health” to enroll in **HealthMedia**[®] online programs or choose “Preventive Care” to explore other available program options on heart health and healthy lifestyles. Explore the **HealthMedia**[®] **Care**[™] **for Your Health** program—a self-paced chronic condition management program that teaches the skills needed to effectively take control of chronic condition(s) such as high blood pressure, high cholesterol, heart disease and more.

Lifestyle Returns[®]

If your company participates in Lifestyle Returns, you can receive credit for getting your preventive care exams. To access the “Lifestyle Returns” program, log onto your Member Web site. Under “Quick Resources,” click on “Lifestyle Returns” and enter your preventive exams under **Step 3: Take Charge of Your Health.**

There are many other online resources on heart health. Learn about the DASH Diet (Dietary Approaches to Stop Hypertension) by visiting www.dashdiet.org. Explore information about healthy lifestyle recommendations to promote heart health, visit the National Cholesterol Education Program at: <http://www.nhlbi.nih.gov/about/ncep/index.htm>. Or visit the American Heart Association at www.americanheart.org.

LOG ON AND LEARN MORE

To learn more about Heart Health, search the HEALTH TOPICS tab on your Highmark Member Web site. Log on at www.highmark.com, and select your service region. You can search the site for topics of interest to you and your family and stay up-to-date on the latest in health and wellness.



The material contained in this Guide has been selected to provide general background and useful information regarding preventive care. It is not intended to be complete or tailored to your specific needs, or to diagnose or treat medical conditions, and does not replace medical advice or medical treatment. You should discuss the information, facts and tips with your doctor, who is always your best resource for determining if you are at an increased risk for a condition. If you engage in physical activity, it may have injuries and health risks associated with it. You should confirm with your doctor that physical activity is appropriate for you. If you experience any pain or discomfort, call your doctor. Highmark Inc. does not endorse any product or service, and does not provide medical or legal advice or medical treatment. If you have questions about your health care coverage, you should call the toll-free Member Service number on your health insurance identification card.

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Prevention 101

Knowing What You Need and When to Get It



Just because it isn't broken, doesn't mean you shouldn't fix it. When it comes to bone health, if it isn't broken, improve it.

Bone health is something that few of us wake up thinking about each day. We can't feel our bones getting stronger, nor can we feel them getting weaker. In fact, osteoporosis is a silent disease until it is complicated by fractures—fractures that can occur following minimal trauma. The impact that bone loss and subsequent fractures can ultimately have on our quality of life once we've developed osteoporosis is significant.

Osteoporosis is a disease that causes bones to become weak, brittle and porous, resulting in an increased risk for fractures, especially of the hip, spine and wrist. Adequate calcium consumption and weight-bearing physical activity help build strong bones, optimize bone mass and may reduce the risk of osteoporosis later in life.

"Osteoporosis isn't just your grandmother's disease. The good news is that you are never too old or too young to improve your bone health. With healthy nutrition, physical activity every day and regular medical check-ups and screenings, Americans of all ages can have strong bones and live longer, healthier lives. Likewise, if diagnosed in time, osteoporosis can be treated with new drugs that help prevent bone loss and rebuild bone before life-threatening fractures occur." - Richard Carmona, MD, U.S. Surgeon General



STOP



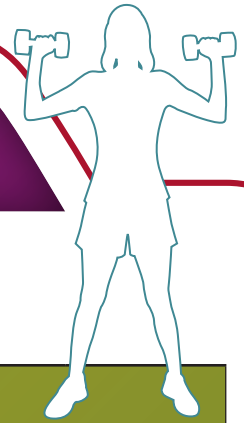
CALL



SCHEDULE



What Is Your Risk for Osteoporosis?



To find out more about the prevalence and risk factors associated with low bone mineral density and osteoporosis, take this simple questionnaire.

RISK FOR OSTEOPOROSIS QUESTIONNAIRE

	POINTS
1. My health is good to excellent.	0
2. My health is fair, poor or very poor.	+1
3. I am African American.	-1
4. My mother or sister had a hip fracture.	+1
5. I weigh less now than I did at age 25 (when not pregnant).	+1
6. My height at age 25 was more than 5 feet 6 inches.	+1
7. I have been clinically diagnosed with (apparent) dementia.	+1
8. I am currently using oral corticosteroids (such as prednisone).	+1
9. I am currently taking medicine to prevent or control seizures.	+1
10. I am currently taking tranquilizers (such as Valium) to help me sleep.	+1
11. I exercise less than two times a week.	+1
12. I cannot get up out of a chair without using my arms to help me.	+1
13. I had a fracture at age 50 or older.	+1
14. I am 80 years old or older.	+1
15. I am post-menopausal and I do not take hormone replacement therapy.	+1
16. I am up on my feet less than 4 hours per day.	+1
17. My heart rate (i.e. pulse rate) is more than 80 beats per minute when I am sitting quietly.	+1
ADD UP YOUR POINTS TO DETERMINE YOUR OSTEOPOROSIS SCORE:	

If Your Score Is:

- 0 to 2
- 3 to 4
- 5 or greater

Your Risk of Fracture Is:

- Low
- Medium
- High

Source: Adapted from Centers for Disease Control and Prevention, April 2002. If you are concerned by your findings, talk to your health care provider about identifying problem areas to reduce your risk of osteoporosis.

LOG ON TO LEARN YOUR RISK

Log onto your Member Web site and access an interactive “Health and Fitness Tool” called “Are You at Risk for Osteoporosis” to determine their risk for osteoporosis. After logging onto the Member Web site, click on “Health Topics,” then select “Healthwise Knowledgebase.” Once you are redirected to the “Healthwise Knowledgebase” link, click on “Interactive Tools” and choose “Are You at Risk for Osteoporosis?” Follow the directions on the screen and click on the appropriate responses.



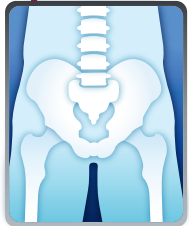


What to Know About Bone Health



While men and women of all ages and ethnicities can develop osteoporosis or low bone mineral density, some of the risk factors are:

DIET: Getting too little calcium can increase your chances of developing osteoporosis. Vitamin D is also important because it helps the body use the calcium in your diet. National nutrition surveys have shown that many women and young girls consume less than half the amount of calcium recommended to grow and maintain healthy bones.



BODY WEIGHT/BONE STRUCTURE: Petite, small-boned and thin women and men have a greater risk of developing osteoporosis because they have less bone to lose than individuals with more body weight and larger frames.

A BMI of less than 20 to 25 increase, risk.

WEIGHT-BEARING EXERCISES: Walking, jogging, stair-climbing, dancing, strength training and other weight-bearing types of exercise keep bones healthy by working the muscles and bones against gravity.

SMOKING: Smoking cigarettes can keep your body from using the calcium in your diet.

ALCOHOL: Drinking higher levels of alcohol (defined as more than two alcoholic drinks a day for men or one alcoholic drink

a day for women) increases the risk for low bone mineral density and osteoporosis.

MEDICINES: Prolonged or ongoing use of certain medicines and therapies (e.g. prednisone or other corticosteroids and androgen deprivation therapy used in the treatment of prostate cancer) increases bone loss.

AGE: The chances of developing osteoporosis increase as you get older—especially age 70 and older.

GENDER: Women have smaller bones than men. In addition, because of hormone changes that happen after menopause, women have a greater chance of developing osteoporosis.

ETHNICITY: Caucasian, Hispanic and Asian women are most likely to develop osteoporosis.

FAMILY HISTORY: Having a close family member who has osteoporosis or has broken a bone may also increase your risk.

ADDITIONAL RISK FACTORS: Never having children, excessive caffeine intake, gastric surgery and excessive consumption of soft drinks, both caffeinated and caffeine-free, are also linked to reduced bone mineral density.



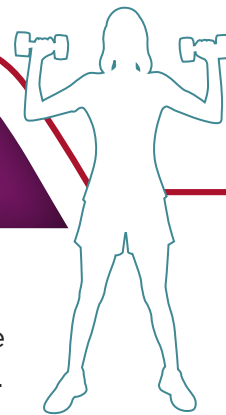
COMPLEMENTARY WELLNESS DISCOUNT PROGRAM

Log onto your Member Web site and check out our Member Discounts. Click on “Choose Providers” to search the WholeHealth Network, which includes more than 35,000 practitioners who offer up to a 30% discount on services, such as:

- Fitness Centers & Spas
- Massage & Body Work
- Acupuncture
- Chiropractic
- Personal Trainers & Relaxation
- Tai Chi, Qi Gong, Yoga and Pilates
- Nutrition Counseling and much more



What Is Your Frame Size



Use the following calculation to determine your body frame size. A small body frame size is a risk factor for osteoporosis. Stop guessing and find out your frame size by comparing your wrist circumference to your height using the chart below.

DIRECTIONS: To determine your body frame size, measure your wrist with a tape measure and use the following chart to determine whether you are small, medium or large boned.

WOMEN

● Height under 5' 2"

- Small = wrist size less than 5.5"
- Medium = wrist size 5.5" to 5.75"
- Large = wrist size over 5.75"

● Height 5' 2" to 5' 5"

- Small = wrist size less than 6"
- Medium = wrist size 6" to 6.25"
- Large = wrist size over 6.25"

● Height over 5' 5"

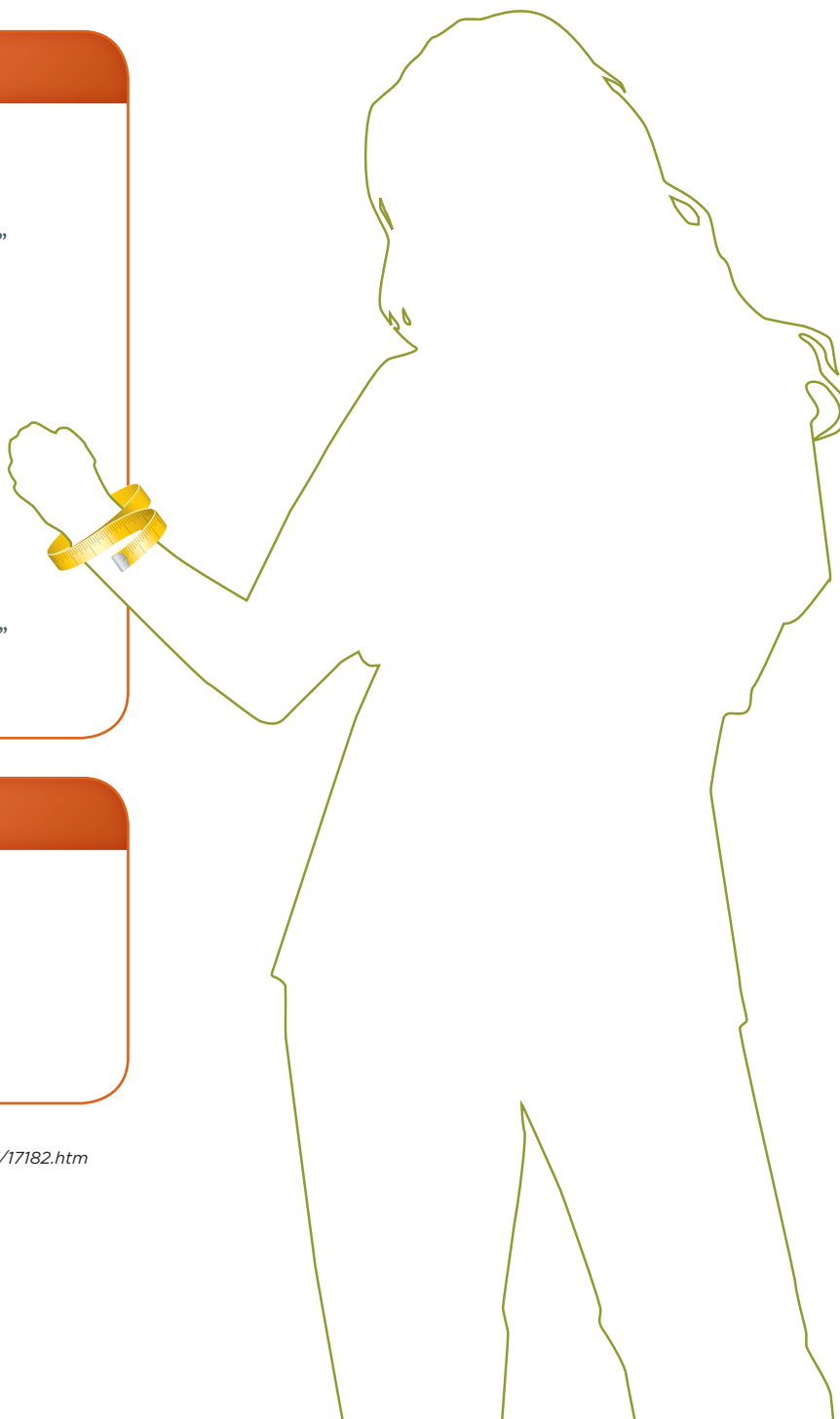
- Small = wrist size less than 6.25"
- Medium = wrist size 6.25" to 6.5"
- Large = wrist size over 6.5"

MEN

● Height over 5' 5"

- Small = wrist size 5.5" to 6.5"
- Medium = wrist size 6.5" to 7.5"
- Large = wrist size over 7.5"

Source: Retrieved January 29, 2010,
from: www.nlm.nih.gov/medlineplus/ency/imagepages/17182.htm





What You Need



Prevention is the solution to better bone health, and the first step in prevention of osteoporosis and low bone mineral density is taking steps to reduce your modifiable risk factors (those risk factors that you can change). Follow the **At-A-Glance** guide below for an overview of the recommended exams and screenings for bone health.

AT-A-GLANCE RECOMMENDED EXAMS AND SCREENINGS FOR BONE HEALTH

PHYSICAL EXAM	<ul style="list-style-type: none"> Your health care provider will determine if you are at an increased risk for developing osteoporosis and recommend one of the screening tests before you break any bones.
BONE MINERAL DENSITY (BMD) TESTS:	<ul style="list-style-type: none"> Detect osteoporosis before a fracture occurs Predict the chances of a fracture Assess the rate of bone loss with repeated measurements Monitor the effectiveness of medications
DUAL-ENERGY X-RAY ABSORPTION (DEXA) The most common and accurate technology, which measures bone density at the hip, spine or wrist.	Indications for Bone Mineral Density Screening <ul style="list-style-type: none"> Women ages 65 and older and men ages 70 and older, regardless of clinical risk factors Younger post-menopausal women and men ages 50-70 with clinical risk factors Women in menopausal transition, if there is a specific risk factor associated with increased fracture risk, as identified by the health care provider Men and women who have a fracture after age 50 Men and women taking a medication associated with low bone mass or bone loss Anyone being considered for drug therapy for osteoporosis Anyone being treated for osteoporosis Anyone not receiving therapy with evidence of bone loss Postmenopausal women discontinuing estrogen therapy

DAILY CALCIUM AND VITAMIN D REQUIREMENTS FOR BONE HEALTH

AGE	CALCIUM	VITAMIN D
1 through 3 years	500 mg	200 IU
4 through 8 years	800 mg	200 IU
9 through 18 years	1,300 mg	200 IU
19 through 49 years	1,000 mg	400-800 IU
50 years and older	1,200 mg	800-1000 IU
Pregnant or nursing women (18 years and under)	1,300 mg	400-800 IU
Pregnant or nursing women (19 years and over)	1,000 mg	400-800 IU

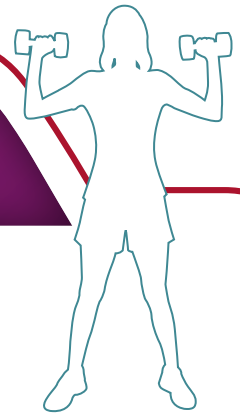
LOG ON TO TRACK

Keep track of your numbers using the online "Personal Health Record." Log onto your Member Web site and click on the "Your Health" tab and then "Personal Health Record." Choose the sections you wish to update and follow the prompts. Remember to update your online record each time you or a family member have a screening, blood test or exam.



Based on the Institute of Medicine of the National Academies and National Institutes of Health

What to Track



Create a **Personal Health Record** for yourself and each member of your family to see all your health care information at a glance in one convenient location. A Personal Health Record table is provided below for your convenience.

PERSONAL HEALTH RECORD			
SCREENING	DATE	RESULTS	NOTES
GENERAL HEALTH			
Physical Exam			
HEART HEALTH			
Weight			
BMI			
Waist Circumference			
Blood Pressure			
Total Cholesterol			
HDL-Cholesterol			
LDL-Cholesterol			
REPRODUCTIVE HEALTH			
Pelvic Exam			
Mammogram			
Pap Test			
HIV/Sexual Transmitted Diseases Screening			
Prostate Screening			
COLORECTAL HEALTH			
Colorectal Cancer Screening			
DIABETES SCREENING			
Blood Glucose (Sugar)			
BONE HEALTH			
Bone Mineral Density			
ORAL HEALTH			
Dental Exam			
VISION CARE			
Eye Exam			



What Other Steps to Take



In addition to knowing what you need and when to get it, taking other steps to make healthy lifestyle choices can impact your bone health now and in the future. Research has clearly demonstrated the potential that healthy lifestyle factors can have on reducing the risk of osteoporosis and low bone mineral density. Building strong bones can be the best defense against developing osteoporosis. Be proactive and take action today to protect your bone health. What changes can you make?

Get adequate calcium in your diet every day at every age. Choose at least two to three servings of foods from the dairy group each day. Choose other foods that contain calcium, including tofu, calcium-fortified orange juice, canned fish with bones and dark-green leafy vegetables.



Take a calcium supplement, if necessary, when adequate dietary intake cannot be achieved. Some nutrition authorities recommend that women of all ages take a calcium supplement as an extra precautionary measure to guard against bone loss. Calcium carbonate and calcium citrate are the most common forms. Calcium is best absorbed in doses of 500 mg or less. To maximize calcium absorption:

- Take calcium supplements with food, and space the dosage throughout the day.
- Drink plenty of fluids, and don't take calcium supplements with soft drinks, coffee or iron supplements.
- Avoid calcium supplements made from dolomite, oyster shell and bonemeal, which may be contaminated with lead.

Get adequate Vitamin D, which is important for optimal calcium absorption. Adequate amounts may be obtained through fortified milk, egg products and 10 minutes of sunshine each day. If you do not drink milk or get adequate sunshine, consider taking a Vitamin D supplement—400 to 800 IU daily.

If you drink alcohol, drink only in moderation. Women should consume no more than one alcoholic drink per day, and men should consume no more than two alcoholic drinks per day. A standard drink is one: 12-ounce



bottle of beer or wine cooler, 5-ounce glass of wine or 1.5 ounces of 80-proof distilled spirits. If you take medications, speak with your health care provider to find out if it's safe for you to drink alcohol.

Stop smoking. Your health care company offers resources to help you quit when you're ready. From the online **HealthMedia® Breathe™** program to the telephonic **Smokeless®** programs, our smoking cessation resources can help guide you through the process of quitting with the support, coping strategies and practical stress management skills that you need. Log onto your Member Web site to enroll in Breathe under the "Your Health" tab, or call Smokeless at 1-800-345-2476 to enroll. For tips on how to quit, go to: <http://www.ahrq.gov/path/tobacco.htm> or visit <http://www.smokefree.gov>. To talk to someone about how to be tobacco free, call the National Quitline: 1-800-QUITNOW.

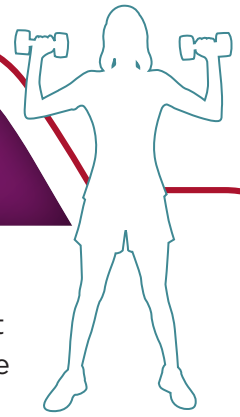


Avoid calcium robbers. Calcium robbers inhibit the absorption of calcium and can contribute to low bone mineral density and osteoporosis. Avoid excessive intake of: phosphorous (found in some processed foods and soft drinks), caffeine and sodium. Don't substitute soft drinks, coffee, tea or other beverages in place of milk, and limit soft drinks to one can per day.

Eat a well-balanced diet to ensure adequate magnesium, vitamin K, vitamin B6 and vitamin B12, which are important for bone health. If you eat a well-balanced diet, you should be getting enough of these nutrients. Most experts recommend multivitamins or supplements for people who do not get what they need from foods.



Where to Go for More Help



It's not easy putting a plan for bone health and healthy lifestyles into action. Whether on the Web, on the phone or at the worksite, there are many convenient and accessible wellness resources to help you protect your bone health and “have a greater hand in your health.”

🕒 **On the Phone.** For more information about bone health and other health issues, talk with your health care provider. Or speak confidentially with a specially-trained Health Coach 24 hours a day, 7 days a week by calling Blues On CallSM at 1-888-BLUE(2583)-428 for the answers and support you need. You can request free “Shared Decision Making” videos to help you learn more about conditions such as osteoarthritis and back pain.

🕒 **On the Web.** Log onto your Member Web site and click on the “YOUR HEALTH” tab. Select the link “Improve Your Health” to enroll in HealthMedia[®] online programs or choose “Preventive Care” to explore other available program options on bone health and healthy lifestyles.

🕒 **Additional Resources.** Contact your company’s wellness coordinator to learn about wellness programs offered at your workplace. Call the Wellness Resource Center at 1-800-650-8442 for information on wellness programs that may be available. Or call the Member Services’ phone number on the back of your health insurance ID card for additional resources or to find the wellness program that is right for you.

Lifestyle Returns[®]

If your company participates in Lifestyle Returns, you can receive credit for completing Prevention 101. To access the “Lifestyle Returns” program, log onto your Member Web site. Under “Quick Resources,” click on “Lifestyle Returns”. Under **Step 3: Take Charge of Your Health**, click on “Health and Wellness Programs,” and then scroll down until you come to **PREVENTION 101**. Your employer/group will provide you with a completion code to enter.

LOG ON AND LEARN MORE

To learn more about Bone Health, search the HEALTH TOPICS tab on your Highmark Member Web site. Log on at www.highmark.com, and select your service region. You can search the site for topics of interest to you and your family and stay up-to-date on the latest in bone health and osteoporosis prevention.



The material contained in this Guide has been selected to provide general background and useful information regarding preventive care. It is not intended to be complete or tailored to your specific needs, or to diagnose or treat medical conditions, and does not replace medical advice or medical treatment. You should discuss the information, facts and tips with your doctor, who is always your best resource for determining if you are at an increased risk for a condition. If you engage in physical activity, it may have injuries and health risks associated with it. You should confirm with your doctor that physical activity is appropriate for you. If you experience any pain or discomfort, call your doctor. Highmark Inc. does not endorse any product or service, and does not provide medical or legal advice or medical treatment. If you have questions about your health care coverage, you should call the toll-free Member Service number on your health insurance identification card.

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Smokeless is a registered trademark of the American Institute for Preventive Medicine.

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