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UNDERWRITTEN BY WPS HEALTH PLAN, INC.

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HealthyView

Summer 2011

hidden sugars: are they harming your health?

keep your child athlete off the disabled list

WPS health insurance: one of the "world's most ethical companies"

give it up for whole grains!



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HEALTH INSURANCE CARRIER
OF THE GREEN BAY PACKERS

give it up for whole grains!

At least half the grains you eat should be whole grains, says the Centers for Disease Control and Prevention. Next time you shop for food, substitute whole grains for some of the grains you usually buy.

What's the Difference?

Whole-grain products contain all three parts of the grain's seed: the endosperm, bran, and germ. Refined grains contain only the endosperm. Refining removes the bran and germ. This creates a finer texture, but it also removes fiber.

Eating whole grains is important because fiber helps reduce high blood cholesterol by blocking your intestines from absorbing cholesterol. Fiber may also help you lose weight because it makes you feel full on fewer calories.

Losing excess weight helps control high blood pressure and improve your body's use of insulin.

Research in the *Journal of the American Dietetic Association* found that overweight and obese adults on a weight-loss diet reduced their LDL, or "bad," cholesterol more if they ate whole-grain ready-to-eat oat cereal instead of grain-based products that were low in fiber. They also reduced their waist measurement more with the cereal.

Look at the Label

Whole grains include brown rice, wild rice, buckwheat, bulgur, oatmeal, amaranth, millet, quinoa, sorghum, triticale, and popcorn. Grain-based products like bread, pasta, crackers, breakfast cereal, tortillas, and pitas may be made from either whole or refined grains. Choose products that list whole grains, such as "whole wheat," "whole rye," "whole-grain barley," or "whole-grain cornmeal," as the first ingredient on the label. Don't be fooled by the term "multigrain." It doesn't mean "whole grain."



swap this for that to control cholesterol

A diet that's low in cholesterol, saturated fat, and trans fat helps improve blood cholesterol levels. Luckily, eating this way doesn't have to mean skipping your favorite meals. Often, it's a simple matter of switching one tasty food for another.

Even small changes can make a big difference. A 2009 study in *Atherosclerosis* placed

30 women with high LDL ("bad") cholesterol on a controlled diet for just over two months. During half the study, the women had partially hydrogenated soybean oil in foods—another name for trans fat, found in many fried foods, baked goods, and stick margarines—replaced with liquid corn oil. This one switch lowered LDL cholesterol by 10 percent.

Which to Switch?

Below are some other smart substitutions.

Instead of: Eggs sunny-side up

Eat this: Egg-white omelet

All the cholesterol in eggs is found in the yolks. In recipes, replace each whole egg with two egg whites. When baking, add a little vegetable oil for a moister consistency.

Instead of: Meat lasagna

Eat this: Vegetable lasagna

Most saturated fat comes from animal sources, including meat and dairy products. So use reduced-fat cheese as well.


Instead of: Pan-fried burger

Eat this: Grilled burger

Start with lean ground beef. Cook on a rack to let the fat drip away. Or get rid of saturated fat completely by grilling a portobello mushroom instead of a meat burger.

Instead of: Deep-fried chicken

Eat this: Baked chicken

Even healthy oils contain about 120 calories per tablespoon. Since being overweight can increase your cholesterol, it's important to watch those calories. To further reduce fat, choose light meat and remove the skin. 

privacy statement

Arise Health Plan is committed to protect the confidentiality of member information and records. With that in mind, the Privacy Practices Notice is available on our website, www.WeCareForWisconsin.com. On the home page, scroll down to the bottom of the page and click on Privacy Practices Notice. The Privacy Practices Notice is a notice of the plan's privacy practices, our legal duties, and your rights concerning your medical information. This notice meets the requirements set forth by federal and state laws.

hidden sugars: are they harming your health?

It sneaks into your soda as fructose. Disguises itself as dextrose. Masquerades as maltose. Call it corn sweetener or high-fructose corn syrup—it's still sugar by any other name. And new studies suggest too much can increase your blood pressure and harm your heart.

Sugars occur naturally in foods such as fruit and milk. However, most of the sugar in our diets comes from added sugars. They've been mixed into soft drinks, desserts, fruit drinks, jams, and breads, among other places.

Our bodies don't need sweets to work properly, so these extra sugars provide calories without nutrients. Any sugars your body doesn't use will show up on your waistline.

Sugar's Effects: Not So Sweet

Recent research suggests the health effects of added sugars stretch beyond obesity. Consuming too much sugar has been linked to high triglycerides, high blood pressure, fat around your organs, and other risk factors for heart disease and type 2 diabetes.

Much of the news about sugar has focused on fructose, especially high-fructose corn syrup. Some research shows these sugars cause additional problems with blood pressure and cholesterol, and leave you craving more. But most scientists say they're no more harmful than any other sweetener.

De-Sugar Your Diet

The bottom line? Keeping extra sugar of all kinds out of your diet can protect your waistline—and your heart. There's no government-recommended level for sugar. The American Heart Association, however, advises keeping your intake under 100 calories or 6 teaspoons a day for women, and 150 calories or 9 teaspoons a day for men.

The average American adult or child, by contrast, gets about 360 calories from sugar each day. Follow these tips to curb your intake:

■ **Read nutrition labels.** Check the number of sugar grams; there are four calories in each sugar gram. Compare brands, and avoid those that place honey, corn or maple syrup, or words that end in "ose" at the top of the ingredient list.



■ **Halve the amount of sugar you add** to your coffee, cereal, or tea. When baking, slash sugar by one-third to one-half. You often won't notice the difference.

■ **Buy fresh fruits** or those canned with water or natural juice, rather than syrup.

■ **Choose water** over sodas and sports drinks.

■ **Reach for the spice jar.** Ginger, nutmeg, and cinnamon—along with extracts like vanilla and almond—provide sweetness without calories. ♻️

summer breezes smoothie



- 1 C yogurt
- 6 medium strawberries
- 1 C pineapple, crushed, canned in juice
- 1 medium banana
- 1 t vanilla extract
- 4 ice cubes

1. Place all ingredients in a blender and puree until smooth.
2. Serve in a frosted glass.

Yield: Serves three
Serving size: 1 cup

Each serving provides:
Calories: 121, Fat: less than 1 g,
Saturated fat: less than 1 g,
Cholesterol: 1 mg, Sodium: 64 mg

Source: National Heart, Lung, and Blood Institute and Office of Research on Minority Health, National Institutes of Health



keep your child athlete off the disabled list

we want to hear from you!

We value your feedback and suggestions. How can we improve Arise Health Plan's services, the *Healthy View* newsletter, or our website? If you have questions, comments, or suggestions, please e-mail Jeanne Wittig, Director of Marketing, at jeanne.wittig@arisehealthplan.com.



Visit the new redesigned Arise Health Plan website!

Each summer, you dutifully take your young quarterback, gymnast, or outfielder for a sports physical. Once he or she gets the all-clear for the upcoming season, you hope not to see the doctor again until next year.

But some young athletes aren't so lucky. New estimates suggest one in 10 children receives medical treatment for a sports injury each year. Here's more about game-halting harms—and how to head them off at the pass.

Concussions

Overview: Each year, about 500,000 kids sustain traumatic brain injuries such as concussions—and about half of these concussions occur during sports. Concussions can cause long-term problems with learning and memory. Watch your child closely after a blow to the head. Red flags can appear minutes or days later. They include headache, nausea, vomiting, sensitivity to light and noise, and mood changes.

Treatment: Treating head injuries promptly is the best way to reduce long-term effects. Recovery requires resting physically and mentally for at least a week, and often longer. Your child's doctor will use brain testing and other measures to help decide when it's safe to play again. A second strike before the brain has healed could be fatal.

Prevention: Helmets provide protection in sports like football and skiing. Choose a helmet that fits snugly but is still comfortable. It shouldn't move around while your child is wearing it.

Bone, Tendon, and Muscle Injuries

Overview: Sprains, strains, fractures, and other injuries can strike suddenly or develop over time. Your child's risk may depend on the sport. For instance, basketball players are prone to knee ligament tears, while baseball and softball players may break bones sliding into bases.

Treatment: For muscles and tendons, the best immediate treatment is RICE. That's rest, ice, compression, and elevation. See your child's doctor or a pediatric sports medicine specialist for obvious broken bones, dislocated joints, or long-lasting, severe swelling or pain. Medications, casts and splints, and sometimes surgery may be needed.

Prevention: Make sure kids use the proper protective gear for their sport. And ask your school or league officials about changing rules to keep kids safer. For instance, one recent study suggested banning body-checking in youth hockey after these checks were found to cause a threefold increase in injuries.

Heat Illness

Overview: Physical activity in warm weather is more dangerous for children. Because they sweat less, their body temperature can rise quickly.

Treatment: Mild cases of dehydration and heat cramps can be treated with fluid and a few hours' rest. But watch for signs like nausea, vomiting, dizziness, or a change in mental status. These may mean heat exhaustion or heat stroke. This requires emergency medical help and a doctor's guidance on a safe return to the sport.

Prevention: During warm-weather workouts or games, make sure kids have unlimited access to fluids. Consider reducing or canceling workouts on hot, humid days. ☹️

your rights and responsibilities as a health plan member

To receive the best possible service, it's important to know your rights and responsibilities as a health plan member.

Member Rights

As a health plan member, you have the right to:

- Receive quality health care that is friendly and timely
- Be treated with respect and recognition of your dignity and right to privacy
- A candid discussion of appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage
- Refuse treatment
- Participate with practitioners in making decisions about your health care
- Have access to all information contained in your medical records
- Receive information about us, our services, our network of health care practitioners and providers, and your rights and responsibilities
- Make a list of instructions about your health treatments, called a living will, to name the person who can make health care decisions for you
- Receive all medically necessary covered services when your health care providers feel they are needed
- Have your medical and financial records kept private
- Voice complaints or appeals about us or the care we provide

- Have a resource at the health plan, clinic, or governing agency that you can contact with any concerns about services and receive a prompt and fair review of your complaint

- Make recommendations regarding the members' rights and responsibilities policy

Responsibilities

To help us provide the best service, health plan members have the responsibility to:


- Know your health plan benefits and requirements
- Select a primary care practitioner (PCP) and communicate with him or her in order to develop a patient-physician relationship based on trust, respect, and cooperation
- Review your insurance information upon enrollment and ask questions to verify you understand the procedures and explanations that are given
- Coordinate all non-life-threatening, in-network care through your PCP
- Supply information (to the extent possible) that we and our practitioners and providers need in order to provide care
- Understand your health problems and participate in developing mutually agreed-upon treatment goals to the degree possible

- Follow the treatment plan and instructions for care that have been agreed on with your practitioners

- Give proof of coverage each time you receive services, and update your clinic with any personal changes

- Pay copayments when you receive services and promptly pay deductibles, coinsurance, and charges for services not covered

- Keep appointments for care or give early notice if you need to cancel

Do you still have questions about your rights and responsibilities? Call Member Services at **920-490-6900** or toll-free at **888-711-1444**. You also can visit www.WeCareForWisconsin.com. 

your member handbook is now available

For information about your benefits and how to obtain care, please visit our website at www.WeCareForWisconsin.com. Click on "Members," then on "Member Handbooks." You can also get information or request a printed member handbook by calling Member Services at **920-490-6900** (local) or **888-711-1444** (toll-free).



Read about the methodology and view the complete list of the 2011 World's Most Ethical Companies at <http://ethisphere.com/worlds-most-ethical-companies-rankings/>.

WPS health insurance named one of the “world’s most ethical companies”

WPS Health Insurance, Wisconsin’s leading not-for-profit health insurer and provider of affordable group and individual health insurance, has once again been recognized by the Ethisphere Institute as one of the World’s Most Ethical Companies. This is the fifth year Ethisphere, an international think-tank dedicated to the creation, advancement, and sharing of best practices in business ethics, corporate social responsibility, anti-corruption, and sustainability, has published the WME rankings. WPS is the only health insurance company in the world to receive this prestigious award.

WPS Stands Above Competitors


“WPS is proud and honored to once again be recognized on Ethisphere’s list of World’s Most Ethical Companies,” says Jim Riordan, president and chief executive officer at WPS. “Earning this distinction—not just once, but two years in a row—sets WPS apart from our competitors as a leader in the health insurance industry and as an employer of choice.”

This special designation is reserved for organizations that demonstrate outstanding commitment to ethical leadership, compliance practices, and corporate social responsibility. Securing a place on the 2011 World’s Most Ethical Companies list is a significant achievement as this year was exceptionally competitive, with a record number of nominations and applications.

Other 2011 WME winners include such well-known international companies as American Express, eBay, Ford Motor Company, Adidas, Starbucks, PepsiCo, and Xerox Corporation.

“As companies strive to maintain a competitive advantage, good ethics translate into better business, and better business means better bottom lines. WPS Health Insurance recognizes the important role that principled practices play in brand reputation, which ultimately is the most valuable asset for a corporation,” says Alex Brigham, executive director of the Ethisphere Institute.

Methodology

The methodology for the WME ranking includes reviewing codes of ethics, litigation and regulatory infraction histories; evaluating the investment in innovation and sustainable business practices; looking at activities designed to improve corporate citizenship; and studying nominations from senior executives, industry peers, suppliers, and customers. 

Arise Health Plan: Part of the WPS Family

Arise Health Plan is proud to be part of Madison-based WPS Health Insurance. Arise Health Plan originated as Prevea Health Plan, a health plan created by a group of physicians who wanted to be involved in both sides of the health spectrum—delivering quality health care and quality health plans. Prevea Health Plan evolved into WPS Prevea Health Plan in June 2005, when WPS Health Insurance purchased the assets of Prevea Health Plan and formed a new wholly owned subsidiary. But it wasn’t until October 2006, when WPS Health Plan was rebranded as Arise Health Plan, that the transition was complete.

WPS is one of the largest health benefits providers in the state, and after more than 60 years, remains Wisconsin’s only not-for-profit insurer offering health plans statewide to the public and private sectors. With offices in Eau Claire, Green Bay, Madison, Milwaukee, and Wausau, and more than 4,000 employees, we’re deeply committed to this state and its citizens.

have health issues? we have a health coach for you

Current information says that tracking your health is the best way to stay healthy. Imagine that you could have your own personal health coach dedicated to helping you better manage your health, ensuring you were getting all the tests you needed on a regular basis, and was helping you do everything you could to improve your health? Wouldn't that be something you'd want to try?

Arise Health Plan is offering just that. It is a voluntary program through StayWell Health Management, a leading health management company. It is available to members with heart disease, heart failure, or diabetes. There is no cost to you since it is part of your existing benefits. It's completely confidential, voluntary, none of your benefits change, and you get to keep the same doctor you have now.

The StayWell Health Management program will help you monitor your vital signs and symptoms, and make sure you're up-to-date on the tests you need based on nationally accepted guidelines and your doctor's treatment plan. Program participants receive regularly scheduled

phone calls, convenient to their schedule, from their own personal StayWell Health Management health coach, who answers any questions they may have about their condition and their doctor's treatment plan, helps them set realistic and achievable health goals, and helps them track their progress. You can learn how to make better food choices, get the right kind of exercise, avoid things that could make you feel worse, better understand your symptoms, and how to best take your medications.

StayWell Health Management will coach and support you to develop and stick with healthy habits that work. If you are eligible for the program, you may have received a welcome letter and/or a phone call from StayWell Health Management. If you don't recall receiving a letter or phone call, and you have one of the covered conditions, call to find out if you are eligible.

It's a great time to commit to your health. Why not give the program a try today and get the special attention you deserve? It could make a big difference in your health! ☺

To learn more about the program, please call StayWell Health Management toll-free at **888-801-8876**.



is poor balance keeping you down?

Stepping On is a falls prevention program for people ages 60 and up who have fallen or have a fear of falling. It offers:

- Mutual support
- Information about the many aspects of fall prevention
- An introduction to simple exercises designed to improve your balance
- Strategies you need to prevent falls

Local leaders along with medical experts will offer the workshop. Classes meet 2 hours per week for 7 weeks. Pick one of four convenient Green Bay locations:

Options of Independent Living Inc.

555 Country Club Road
Tuesdays, 10 a.m.–Noon
August 16–September 27, 2011

Aging & Disability Resource Center of Brown County

300 South Adams St.
Wednesdays,
9:30–11:30 a.m.
September 14–October 26, 2011

A Woman's Place Education Center

1727 Shawano Ave.
Tuesdays, 12:30–2:30 p.m.
September 13–October 25, 2011

Cerebral Palsy Inc.

2801 South Webster Ave.
Tuesdays, 9:30–11:30 a.m.
October 4–November 15, 2011

Enrollment is limited to Brown County residents and preregistration is required. To register, call **920-448-4300** during the hours of 8 a.m. to 4:30 p.m., Monday through Friday. Let them know when you call if you need any special accommodations.

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Healthy View is published by Arise Health Plan. The information contained in this publication is intended to educate about subjects pertinent to health, not to substitute for consultation with a personal physician. © 2011 Printed in U.S.A.

ADV-OTH-0059

06-11

Arise Health Plan offers a full line of insurance products. Not all the information contained in this publication pertains to all lines of business. Fully insured business is underwritten by **WPS Health Plan Inc.** ASO business is administered at the request of the employer. **The information contained in this newsletter does not guarantee benefits. Please see your certificate of insurance or summary plan description for your specific benefit language.**

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listen up—nature is calling

Get your kids biking, hiking, and running in the great outdoors

Mother Nature would like to offer you a tip, one parent to another: Get the kids outdoors.

A family trip to a park, forest, or trail is a great way to get everyone moving and help youngsters embrace physical activity. With many kids struggling to control their weight, outdoor pursuits can be a fun and effective solution.

What's the key to getting kids to like outdoor activities? They have to be fun. Pick pastimes that work for your kids' ages—and give teens some freedom to pick their own.

Here's some advice on outdoor activities that draw lots of children and teens.

Mountain Biking

Make sure your children always bike with a helmet that fits properly and sits flat on the head. Gloves and knee guards offer added protection. The International Mountain Bicycling Association suggests kids shouldn't ride their own bikes until they're at least 7, but younger children can ride in trailers behind bikes.

Many parks designate trails for mountain biking. You can find one at www.recreation.gov under the "Recreation Search" section.


Hiking

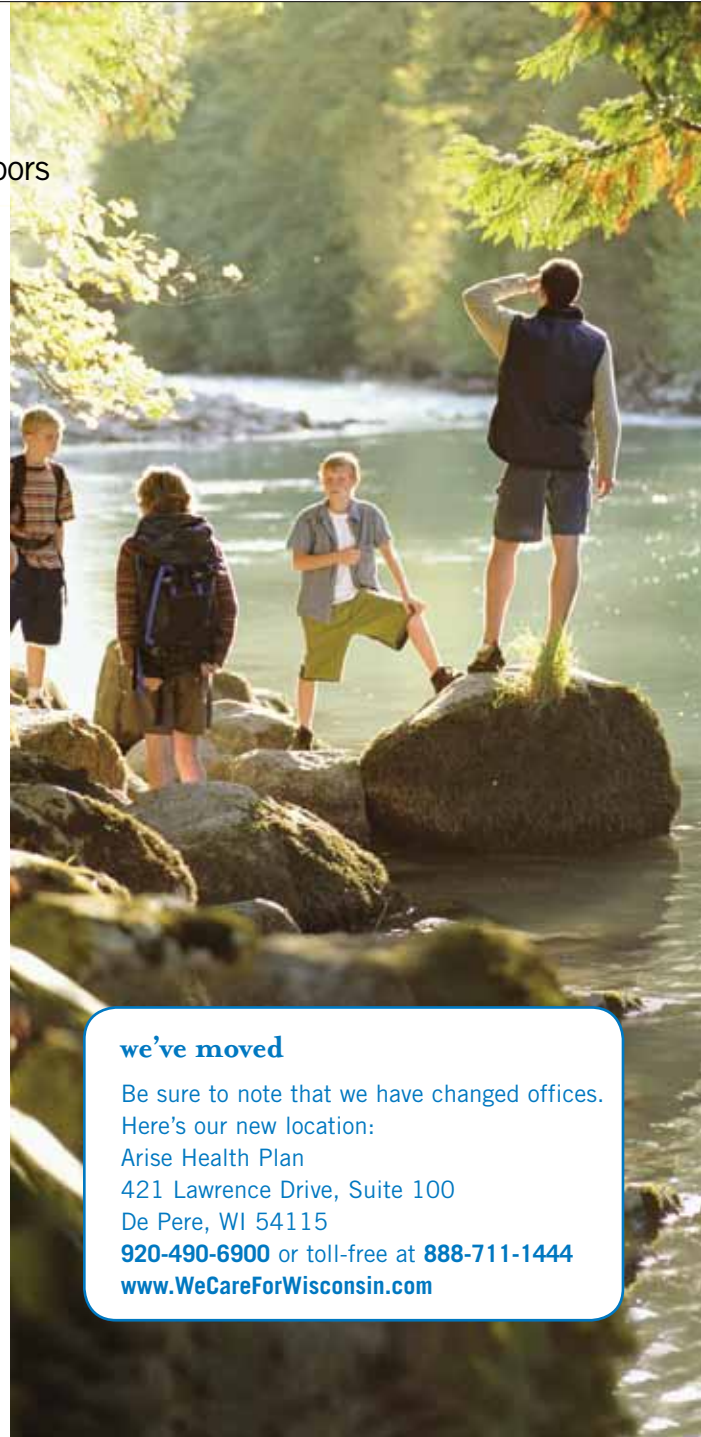
To help avoid getting lost, plan a route and research the trail before you set out. The right footwear and enough water are vital. Boots should generally be a half size larger than other footwear to allow for two pairs of socks.

The American Hiking Society has a Trail Finder feature with information on more than 30,000 trails at www.americanhiking.org.

Trail Running

Trail running is physically demanding, so it may not be for beginners. As with hiking, research your route, wear proper shoes, and bring enough water. Trail running shoes generally provide more stability and traction than shoes made for running on hard surfaces.

The American Trail Running Association has information on trails in all 50 states and in 18 countries at www.trailrunner.com. 



we've moved

Be sure to note that we have changed offices.

Here's our new location:

Arise Health Plan

421 Lawrence Drive, Suite 100

De Pere, WI 54115

920-490-6900 or toll-free at 888-711-1444

www.WeCareForWisconsin.com