



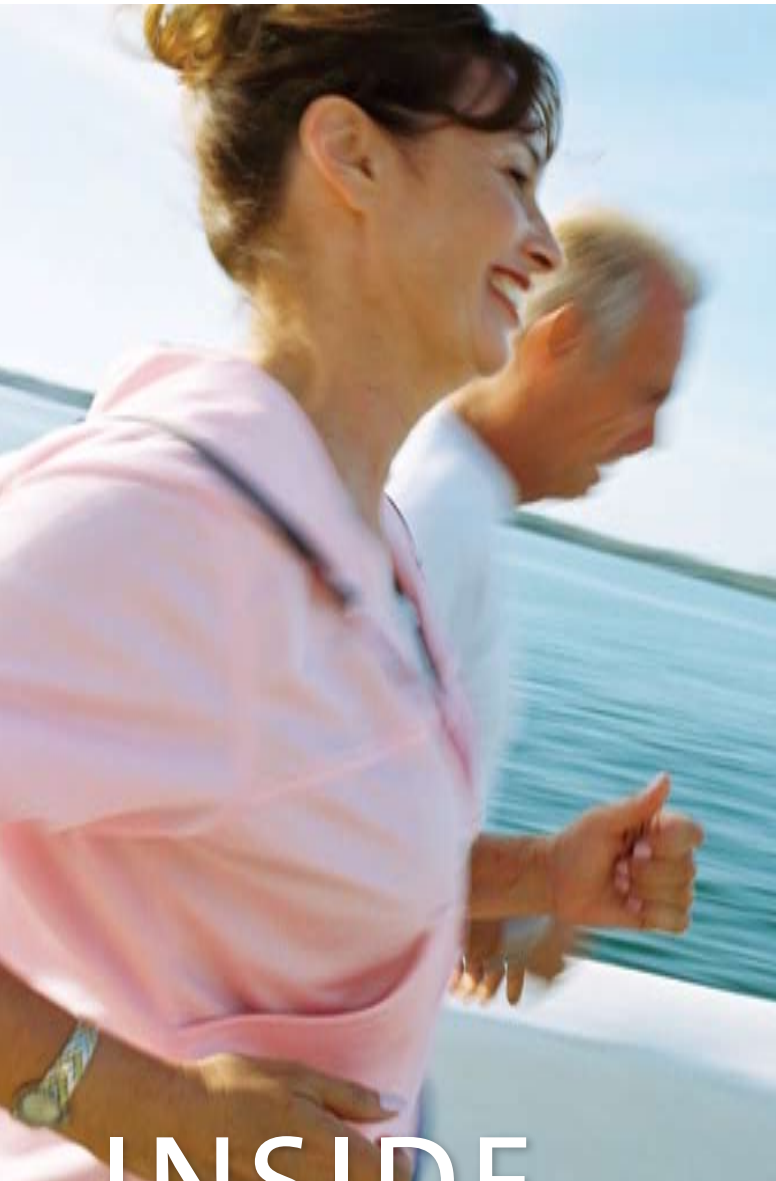
**BlueCross BlueShield  
of Nebraska**

An Independent Licensee of the  
Blue Cross and Blue Shield Association

# Living Well

SPRING 2009

## There Are Ways to Save Money on Health Care



**H**ealth care expenses are expected to increase steadily in the coming years. The good news is there are ways you can ease the burden on your wallet.

■ **Adopt healthy habits.** Living a healthy lifestyle can help you avoid the need for medical care. Remember to exercise at least 30 minutes a day, choose low-fat foods, eat a variety of fruits and vegetables, avoid tobacco, and drink alcohol only in moderation.

■ **Seek preventive care.** Preventive services can help prevent disease or lead to early detection. They include annual exams, flu shots, mammography, and blood pressure checks. Talk with your doctor about your risk for conditions such as heart disease and cancer. Then follow his or her advice for preventive screenings.

■ **Ask your doctor to prescribe generic medications when possible.** Generic drugs are less expensive than brand-name drugs.

■ **Call a nurse.** Many hospitals offer a 24-hour nurse line. It is a phone number patients can call for non-emergency medical concerns. Making this call may save you a trip to the doctor's office, along with the expense.

■ **Wash your hands.** Most colds and the flu are spread by coughs and sneezes. Wash your hands often, with soap and warm water, for 15 to 20 seconds. This will help you stop the spread and stay healthy. ■

## INSIDE

- 2 Fruits and Vegetables:  
Fresh, Frozen, or Canned?
- 3 Nine Tips for Living with Low Vision
- 4 Get More from Your Doctor's Visit!

Did you know Blue Cross and Blue Shield of Nebraska offers grants? Awards of up to \$20,000 go to nonprofit organizations to help them realize their ideas for creating a healthier community. If your organization is interested, visit [www.bcbsne.com](http://www.bcbsne.com) for application details and upcoming deadlines.

# Fruits and Vegetables: Fresh, Frozen, or Canned?

**F**or taste and appeal, fresh produce is hard to beat. Fruits and veggies from the garden or local farmer's market usually provide the most nutrients, too. But when produce comes from far away, important vitamins and minerals are lost during shipping and storage.

It is not always easy to get to the farmer's market or to garden all year. What are your other options?

■ **Frozen** fruits and veggies are packaged soon after they are harvested. They retain most of their nutrients, especially if they have not been thawed and refrozen.

■ **Canned** produce keeps many of its nutrients, too. The canning process destroys some. But canned tomatoes, corn, carrots,



and spinach beat out fresh on certain nutrients, including vitamins A, K, and E.

■ **Juices** that say “100 percent fruit juice” on the label offer lots of vitamins and minerals. But they do not have fiber.

That's why it is better to focus on whole fruits, not juices.

■ **Dried** fruit is high in fiber, but it is more dense in calories than fresh fruit. Serving sizes should be cut in half when using dried fruit. ■

Eat a rainbow of fruits and vegetables every day, no matter what form. Find out how many servings you need at [www.fruitsandveggiesmatter.gov](http://www.fruitsandveggiesmatter.gov).

## RECIPE

### Stacked Fruit Salad for One

Layer the ingredients of this fruit salad in a parfait glass for an elegant, healthy dessert. You can substitute seasonal fruit, such as strawberries, for the spiced apple.

- 2 tbsp. fat-free vanilla yogurt
- 2 tbsp. fat-free ricotta cheese
- ¼ cup crushed pineapple, drained
- ¼ cup blueberries
- ¼ cup mandarin oranges
- Half of a small kiwi, peeled and sliced
- 1 ring spiced apple

1. Mix the yogurt and ricotta cheese in a small bowl.
2. Spoon the pineapple into the bottom of the parfait glass. Smooth half the yogurt-ricotta mixture over the pineapple. Top with a layer of blueberries.
3. Mandarin orange segments come next, then another yogurt-ricotta layer.
4. Arrange slices of peeled kiwi. Top with the spiced apple ring.
5. Enjoy immediately, or cover loosely and refrigerate for one to two days.

Each serving provides: Calories 175; Total fat 0 g; Fiber 3 g; Sodium 56 mg; Protein 7 g



## Our Top Nine Tips for Living with Low Vision

**F**rom reading your favorite magazine to recognizing familiar faces, low vision makes daily tasks difficult.

Low vision is vision loss that interferes with everyday activities. It cannot be corrected completely by glasses, contact lenses, medication, or surgery. It is most common in adults older than age 65. Cataracts, glaucoma, and an eye disease called age-related macular degeneration are common causes of low vision.

If you or a loved one has low vision, take these steps for safety and better sight:

1. Choose a lamp with a swing arm. That way, you can pull the light down close to reading materials. A hard cover or shade keeps the light focused on the task.
2. Ask your eye doctor about devices such as electronic reading machines, computers with large print and the ability to speak, and closed-circuit televisions, which have captions.

3. Purchase writing tablets with bold lines.
4. Clean up clutter. Mark the edges of steps with colored tape to help prevent falls.
5. On light-colored walls, use dark-colored light switches and electrical outlets for contrast.
6. Ask the bank for checks that have bolder print and slightly raised lines.
7. Label the lids of medication bottles with a single large letter to indicate what's inside.
8. Install motion lights that turn on when you enter a room.
9. Choose textured upholstery to make furniture easier to locate. ■

### **FREE Discount Programs!**

All Blue Cross and Blue Shield of Nebraska Medicare Supplement plans offer you discounts on vision care, wellness alternatives, Beltone hearing services, and more. For details, call **877-444-BLUE (2583)**.

## A Primer on Insurance Terms

Here is the next installment of our series on health care lingo. You have probably seen the following words. We want to make sure you understand what they mean.

**Claim:** A claim is an itemized statement of health care services and their costs provided by a hospital, physician's office, or other provider facility.

**Medicare supplement:** This is a private, medical expense insurance plan that supplements Medicare coverage. It is also known as a Medigap policy.

**Outpatient care:** This refers to treatment that is provided to a patient who is able to return home after care without an overnight stay in a hospital or other inpatient facility.

## how to reach us

*For questions about billing, benefits, or claims, contact:*

### **Member Services**

Monday–Friday, 7:30 a.m. to 6 p.m. (Central time)  
**402-398-3869** (Omaha)  
**800-424-7105** (toll-free)

### **Mail to:**

7261 Mercy Road  
P.O. Box 3248  
Omaha, NE 68180-0001

For information about our products and services, call:  
**877-881-2583** (toll-free).

**[www.bcbsne.com](http://www.bcbsne.com)**


Celia Juel,  
*Corporate Communications*

Brian Pickering, APR, *Vice President, Corporate  
Communications and Brand Management*

*Living Well* is provided by Blue Cross and Blue Shield of Nebraska for our Medicare Supplemental members. This information is intended to educate readers about subjects pertinent to their health, not as a substitute for consultation with a personal physician. Your contract may not cover all services referenced in this publication. Please see your contract for specific coverage information. © 2009 Printed in U.S.A.

Blue Cross and Blue Shield of Nebraska is an independent licensee of the Blue Cross and Blue Shield Association.

**Postmaster: Please deliver  
within March 30–April 3.**

 Printed on Recyclable Paper

537M

## HEALTH BRIEFS



### Get the Most from Your Annual Checkup

The time you spend with your doctor can be a matter of minutes. Make the most of them by being prepared.

- Bring a list of the medications you take. Be sure to include nonprescription drugs, like aspirin and supplements.
- Write down any concerns you want to discuss at your checkup, too. Include any pain or symptoms you have felt.
- Take a tape recorder to the appointment. Ask your doctor if it is OK to record the conversation. Or, take notes during the visit. It is easier to digest information if you can review it afterward.
- Invite a friend or relative to come with you. He or she can help you speak up, understand what you hear, and remember what the doctor says.

### Take Grandkids Outside to Play

Research shows that active, outdoor play is best for kids' health and happiness. It helps them develop social skills and problem-solve. Plus, they learn that being active makes them feel good.

Take your grandkids to a playground for safe, outdoor fun. Look for parks that offer:

- Sand, rubber, pea gravel, or wood chips under the equipment.
- A clean environment without litter and broken glass.
- Play structures that are in good shape.

### Healthy Teeth, Healthy Heart

Did you know that taking care of your teeth and gums may help your heart?

Research shows a link between gum disease and heart disease. Here is how to keep your mouth healthy:

- Brush your teeth at least twice a day.
- Floss every day.
- Limit sugary snacks.
- Visit your dentist regularly.
- Call your dentist if you have changes in your mouth, such as swollen or bleeding gums.

For more health and wellness tips, visit [www.bcsne.com](http://www.bcsne.com).