



**BlueCross BlueShield
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Living Well

SUMMER 2009

Choose the Right Sunscreen for Your Skin



SPF, UVA, UVB—sunscreen labels have their own secret language. Here’s how to decode it and find the best sun protection.

The first step: Pick the right sun protection factor (SPF). The higher the number, the greater your protection against ultraviolet B (UVB) rays. Numbers as low as 2 are allowed on labeling. These are sometimes marketed as tanning products. Doctors recommend an SPF of 15 or higher, regardless of your coloring or how long you’ll be in the sun. It’s fine to stay between SPF 15 and 30. Higher numbers probably don’t provide much added benefit.

Shop with these other tips in mind, too:

- **Look for broad spectrum.** Scientists haven’t yet developed a scale like SPF for measuring protection from ultraviolet A (UVA) rays. Formulas labeled “broad spectrum” block both UVA and UVB rays.
- **Consider your activities.** Will you be taking a dip? Brands marked “water resistant” will last longer. But you’ll still need to reapply after swimming or sweating.
- **Check the ingredients.** Vitamins C and E and beta-carotene boost sunscreen’s blocking powers. Ingredients such as titanium dioxide and zinc oxide ensure it’s broad spectrum coverage.
- **Cream, stick, or spray? It’s up to you.** Certain forms work better for some skin types or body parts. For instance, gels apply easier on hairy spots, while creams soothe dry skin.
- **Look to the pros.** Sunscreens with the American Academy of Dermatology seal meet its recommendations for protection. ■

INSIDE

- 2 Five Heart-Smart Meal Tips
- 3 Make Your End-of-Life Wishes Known
- 4 Music Helps Heal the Brain

Once you’ve picked a sunscreen, pick a hiking trail near you! Visit www.ngpc.state.ne.us for a guide to trails in Nebraska state parks.

Five Heart-Smart Meal Tips

The foods we eat play a big role in keeping our hearts healthy. Here's how to put the latest research into practice at your dining table:

1 Replace red meat. Instead, try a few ounces of fatty fish, such as salmon. Research suggests that eating about 8 ounces of fatty fish a week can cut the risk of dying from heart disease. The oil in fish may steady the heart's rhythm and lower triglycerides—a blood fat linked to heart disease.

2 Season food with herbs and spices, not salt. Eating too much sodium ups the chances of developing high blood pressure, a major risk factor for heart disease. It's best to limit yourself to less than 1 teaspoon of table salt a day.

3 Pack a leafier lunch. Steer clear of processed foods, which are high in sodium, and include plenty of fruits and vegetables. Choose potassium-rich ones, such as leafy greens, grapes, and carrots. Potassium helps lower blood pressure. Plus, a study found that folate—a B vitamin plentiful in leafy greens, oranges, and beans—can help prevent high blood pressure.

4 Cook with olive oil. It's a healthier alternative to butter or polyunsaturated vegetable oils, such as corn oil. Olive oil can lower LDL, or "bad," cholesterol and boost HDL, or "good," cholesterol.

5 Snack smart. Pick walnuts, almonds, and other unsalted nuts instead of chips or other refined carbohydrates, which can increase triglycerides. Nuts are high in alpha-linolenic acid, a substance that helps regulate heart rhythm. ■

In a rush or on the road, sometimes fast food is irresistibly easy. Before your next trip to the drive-through, learn the best chains and healthiest menu items in our FREE brochure, "Smart Fast Food Choices." Get it online at www.bluehealthadvantage.com/individuals/health-library. It's in the "Weight Control" section.



Seasoned Salmon for One

Lemon pepper seasoning can be found at most grocery stores. It adds a healthy, flavorful twist to many dishes, including this tasty salmon.

salmon fillet 6 oz., skin removed

lemon pepper ½ to 1 tsp., salt-free

olive oil 1 tsp.

1. Sprinkle lemon pepper seasoning on both sides of salmon, pressing in lightly.
2. In a small frying pan, heat olive oil until almost hot. Put fish in pan.
3. Cook on medium-high heat about four minutes per side. Fish should be browned on the outside and moist inside.

Serve with:

1 cup cooked, chopped spinach with 1 tbsp. low-fat sour cream, and ½ cup cooked instant brown rice with ½ tsp. butter

The complete meal has about **442** calories, **38 g** protein, **18 g** fat, **33 g** carbohydrate, **7 g** fiber, and **262 mg** sodium.



Make Your End-of-Life Wishes Known

It's never too early to set up an advance directive. This document explains the kind of medical care you want—or don't want—at the end of your life. Family members and doctors will turn to your advance directive when you can no longer make your own decisions. If you don't have an advance directive, they use their best judgment.

EXAMPLES OF DIRECTIVES

One type of advance directive is a living will. It provides detailed instructions about your preferences if you cannot speak for yourself and require medical care to stay alive. By specifying the treatments you do and don't want, this document can ensure that your wishes are honored.

Another form of advance directive is a health care power of attorney. In this document, you name a trusted relative or friend as a "substitute decision maker." This person will make treatment decisions for you when you cannot. A medical

power of attorney may simply say who your substitute decision maker is. But it also can include your detailed preferences for end-of-life care.

IF YOU'RE READY TO BEGIN

Start by talking with your doctor. You also may want to get advice from an attorney, contact your state bar association, or research advance directives online. Your document does not have to be written by a lawyer, but it should comply with the law. It also must be signed in front of witnesses.

Give a copy of your advance directive to your doctor, attorney, friends, and family. Give one to your substitute decision maker, too, if you have one. You can change your advance directive at any time. ■

If you have questions about end-of-life care, call the National Hospice and Palliative Care Organization's HelpLine at **800-658-8898**.

A Primer on Insurance Terms

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

Health savings account (HSA). An HSA is a tax-advantaged medical savings account available to taxpayers in the U.S. who are enrolled in a high-deductible health plan. HSAs allow you to save for qualified medical expenses on a tax-advantaged basis.

Preferred provider organization (PPO). A PPO is a type of health coverage that is based on a network of doctors and hospitals who offer care to covered people.

did you know...

- More than **60,000** of your Nebraska neighbors ages 65 and older rely on the strength, stability, and affordable coverage offered by Blue Cross and Blue Shield of Nebraska.
- A trusted name in Nebraska health care for **70** years, Blue Cross and Blue Shield of Nebraska has proudly served the Medicare market since the program began.

Blue Cross and Blue Shield of Nebraska is a local, mutual insurance company that's here to stay!

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HEALTH BRIEFS

After a Stroke, Music May Heal the Brain

In a recent study, patients who listened to music one to two hours a day during the first two months after a stroke had a faster recovery than people who listened to books on tape or nothing at all. The music group regained their thinking skills faster.

Within six months after the stroke, the music patients were better able to focus and work through mental tasks. The music listeners also were much less likely to experience depression. Listening to music may stimulate and strengthen many parts of the brain at the same time.

Sleep Well, Fall Less

Researchers looked at sleep data for nearly 3,000 women. The average age was 84. Over about one year, those who slept less than seven hours a night were about 1.5 times as likely to fall as those who slept seven or more hours. Also, those with poor sleep quality, such as waking up a lot during the night, were more likely to fall. Napping, however, did not affect risk.

If you're having trouble falling or staying asleep, talk with your doctor.



Step Up to Good Health

A pedometer is a small device worn on the hip. It counts the number of steps you walk in a day. Once people start paying attention to their steps, they start getting a lot more daily exercise, says a recent report. Pedometer users increased their daily steps by more than 2,000. That's about 1 mile of walking.

Our members can enjoy the benefits of NaturalBlue, our complementary and alternative medicine discount program from America Specialty Health Networks. Call **877-335-2746** or visit **www.choosehealthy.com** for details.