Take full advantage of your health insurance benefits with these helpful tips:

**Stay in the network.** Most health plans, like HMOs and PPOs, use certain groups of doctors, hospitals and other health care professionals called provider networks. If you visit a doctor outside of your network, you may have to pay more for your care. In some cases, you may have to pay the full cost. For HMOs, if you are referred to a specialist, make sure he or she is in your network.

**Know what's covered.** Make sure services or treatments are covered before you schedule them. If you have a PPO, you may need pre-authorization (pre-notification) from Blue Cross Blue Shield of Texas (BCBSTX) before you get certain tests or services. You or your doctor must call the pre-authorization (or pre-certification) number on the back of your member ID card to confirm.

**Conduct an “annual check-up” of your health plan.** Make sure your plan still meets your needs. This is especially true if you’ve had a major life event like a birth, death, marriage or divorce.

**Key points to remember:**

- **24/7 Nurseline.** You have access to our 24/7 Nurseline at 1-800-581-0393. Registered nurses can answer your general health questions and help you decide if you need care and where you should go. Be sure to have your member ID card ready before you call.
- **Use the ER for emergencies only.** When your injury or illness is serious, call 911 or go to the nearest emergency room. You don’t need a referral. If it’s not an emergency, you may be able to save money by seeing your regular doctor for colds, minor sprains and other less serious conditions.

You’re covered away from home. Carry your member ID card with you at all times, especially when you’re traveling. If you have a life threatening injury or illness when you’re traveling, go to the nearest hospital. You don’t have to find a network doctor to be treated and you don’t need a referral.

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**Well OnTarget— BlueCross BlueShield**

**What is the Fitness Program?**

The Fitness Program is available to you through “Well onTarget”. When you enroll in the Fitness Program, you get access to an independently contracted network of leading fitness centers, including national and regional chains, participating YMCAs and local exercise facilities for one low price. The ability to manage your account and track your fitness center visits online.

**Why Join the Fitness Program when I can find a less expensive option?**

When you join the Fitness Program, you get unlimited access to numerous independent participating fitness centers for only $25 per month, plus applicable taxes. That means you have convenient access to a fitness center close to wherever you are - whether at home, on vacation or traveling!

You also have the opportunity to earn points for your fitness center visits through the Life Points Program. Points can be redeemed for rewards through your “Well onTarget” portal.
MEATLESS MONDAY: The Benefits

Reduce Heart Disease and Stroke: Vegetables, fruit, and whole grains have been shown to protect against cardiovascular disease. One study found that each daily serving of fruits or vegetables was associated with a 4% decline in coronary heart disease, and a 5% lower risk of stroke.

Limit Cancer Risk: There is convincing evidence that red meat and processed meat consumption increases the risk of colorectal cancer. There is also limited but suggestive evidence that red meat increases the risk of esophagus, lung, pancreas, and endometrial cancer.

Fight Diabetes: Research suggests that plant-based diets, particularly those low in processed meat, can reduce your risk of type 2 diabetes. Eating a plant-based diet can decrease total calorie consumption, which helps you obtain and maintain a healthy weight, a key component to preventing and treating diabetes.

Live Longer: Evidence suggests that eating a diet rich in fruits and vegetables, and a limited amount of red meat can increase longevity, whereas red and processed meat consumption is associated with increases in deaths due to cancer and cardiovascular disease.

MEATLESS MONDAY: For your Wallet

Curb Healthcare Spending: Each year in the United States, chronic diseases like heart disease, stroke, cancer, and diabetes cause 7 in 10 deaths, and account for 75% of the $2 trillion spent on medical care. In 2008, the estimated health care costs related to obesity were $147 billion. By reducing our risk for these conditions, we can curtail healthcare spending nationwide.

Cut Weekly Budget: Many people save money by adding meatless meals to their weekly menus. Meatless meals are built around vegetables, beans and grains—instead of meat, which tends to be more expensive. This is partly because producing meat requires extra expenses like feed and transportation.

Though it can be challenging to serve healthy meals on a budget, going meatless once a week can help conserve money for more fruits and vegetables.

Tips to Get Started on a Plant-based Diet!

Think about meatless meals you already cook at home—such as whole wheat pasta with marinara sauce, black beans and rice, or lentil soup and salad

Change a favorite recipe to a plant-based version. Make tacos with beans, rice and veggies, chili with beans (no meat). Try veggie kabobs on the grill.

Try some new recipes!

Use frozen fruits and vegetables for an easy, low-cost way to eat more plants.

Quick-soak your beans when making them from scratch, it will remove indigestible sugars.

Use water or a broth to cook vegetables without oil.

Swap oil for moist foods when baking. Try using bananas, applesauce, raisins, prunes, dates and tofu.

Visit your local farmers market for good deals.
Alcohol Awareness

Alcohol abuse can lead to brain damage, liver disease, heart failure, irregular heartbeat, high blood pressure and stroke. But drinking moderately can be safe as long as you act responsibly. Moderate drinking is defined as up to one drink per day for women and up to two drinks per day for men.

The serving size for a drink is: 12 ounces of beer, 5 ounces of wine, 1.5 ounces of 80 proof distilled spirits (gin, vodka, etc.)

Just a couple of drinks can harm your driving skills. Driving under the influence is thought of as driving drunk because you are not in a sober state of mind. About 3 in every 10 Americans will be involved in an alcohol-related crash in their lives. Someone is killed by a drunk driver about every 53 minutes.

To help avoid accidents:

- Plan ahead and always choose a sober driver.
- Don’t get behind the wheel if you have been drinking.
- Don’t let people you know drive if they’ve been drinking — take the keys.
- Call a taxi, use mass transit or get a sober friend to pick you up.
- Stay where you are and sleep it off until you are sober.
- When hosting a party, offer alcohol-free drinks.

Grown-Up Grilled Cheese Sandwiches

Ingredients:

- Cooking spray
- 1 cup vertically sliced red onion
- 1 cup (4 ounces) shredded reduced-fat sharp white cheddar cheese
- 8 (1 1/2-ounce) slices hearty white bread
- 2 cups fresh spinach leaves
- 8 (1/4-inch-thick) slices tomato
- 6 slices center-cut bacon, cooked

Yield: 4 servings

Price: $2.14 per serving.

A new take on a familiar favorite pairs grilled cheese with a BLT for a luscious veggie-packed sandwich that feels like an indulgence. Serve with zesty dill pickle spears.

1. Heat a large nonstick skillet over medium-low heat. Coat pan with cooking spray. Add 1 cup onion and garlic; cook for 10 minutes or until tender and golden brown, stirring occasionally.

2. Sprinkle 2 tablespoons cheese over each of 4 bread slices. Top each slice with 1/2 cup spinach, 2 tomato slices, 2 tablespoons onion mixture, and 1 1/2 bacon slices. Sprinkle each with 2 tablespoons cheese; top with the remaining 4 bread slices.

3. Heat skillet over medium heat. Coat pan with cooking spray. Place sandwiches in pan, and cook for 3 minutes on each side or until golden brown and cheese melts.
Being overweight can cause problems for your heart. Blood vessels throughout the body can narrow in places such as the heart, brain or kidneys, which can cause a heart attack, stroke or kidney failure. But being overweight can also lead to type 2 diabetes. This occurs when your blood sugar levels become too high. If you have diabetes, you have twice the risk of developing heart disease or suffering a stroke compared to someone without diabetes. High blood sugar levels can lead to deposits of fatty materials inside your blood vessel walls. This can lead to narrowing and hardening of your blood vessels, a condition called atherosclerosis, which can also possibly lead to heart attack or stroke.

How do you know what the right weight is for you? Assessing weight and health risk involves using three parts:

- Body mass index (BMI)
- Waist circumference
- Risk factors for diseases and conditions associated with obesity.

Reduce Your Risk
Here are some tips to help you lose weight:

- Set do-able goals. Aim to lose about 5 to 10 percent of your current weight over six months. Losing one to two pounds per week can help you lose weight safely and keep the weight off.
- Cut calories. Cutting 500 to 1,000 calories per day can help you lose one to two pounds per week.
- Eat a healthy diet. In addition to helping you lose weight, foods such as fruits, vegetables, lean proteins, whole grains and low-fat dairy products may also lower your risk for heart disease.
- Increase your physical activity. Aim for 150 to 300 minutes of physical activity, such as brisk walking, per week.

Don’t be discouraged if your weight loss slows or stops. This is common. Just ask your doctor for tips on how to get off your weight-loss “plateau.”

Texas A&M-Texarkana cares about its employees health and well-being. We are here to provide you knowledge and information to help you live a healthy life.

If there is a topic you would like more information on or would like to see in the next newsletter, please contact the Human Resources office.

Healthy You. Better You.