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You can save money without sacrificing the quality of your health care.

Get the Most Value from Your Health Plan



Are you taking the right steps to make the most of your health care? Receiving a physical, getting recommended preventive screenings, and being a wise prescription drug consumer are ways that you can save money without sacrificing the quality of your health care. Your health may even *improve*.

In this newsletter, you'll learn how you can make the most of your health plan coverage.

Use Your Health Plan Wisely to Save Money and Improve Your Health

Want to save money on your health care without sacrificing the quality of your care? Follow these tips to help keep yourself healthy and keep your money where you want it — in your pockets.

1 Have a Primary Doctor

To choose the doctor who's right for you, think about your needs. You want a doctor who specializes in areas of health that are important to you and who makes you feel comfortable asking questions. If you are more comfortable talking about your health with someone of your own gender, keep that in mind as you search.

After you know what characteristics or specialties you want your doctor to have, follow these tips:

- Always try to find doctors in your health plan's network — you'll save money and know that these doctors have been screened for quality and competence by your health plan.
- Ask friends and coworkers about the doctors they like and would recommend.
- Consider the location of the doctor's office. Is it close to where you work or live?
- Research your doctor's qualifications.



Selecting the right doctor for you is an important decision. Once you have your list narrowed down to two or three doctors, interview them (or someone in their office) in person or over the phone. You can also call your state medical board for more information. To do this, call the Federation of State Medical Boards of the United States at **817-868-4000**. You can also visit their website at www.fsmb.org.



Preventive screenings can help prevent or detect health risks before they become serious issues.



2 Make an Appointment for an Annual Physical

If you can't remember when your last checkup was, now is the time to contact your primary doctor and make an appointment. All Gulfstream medical plans cover annual physicals at 100% when you use a network provider. If you don't have health coverage through Gulfstream, check with your health plan about your preventive care benefits.

To make the most of your time with your doctor, prepare ahead of time by jotting down your (and your family's) medical history. This will help your doctor fine-tune your treatment and screen for anything of concern. Also, be sure to bring a list of medications you take, including both prescriptions and over-the-counter medications.

Getting an annual physical:

- Lets you and your doctor monitor your health over time to better evaluate physical changes year after year.
- Helps you build a relationship of trust with your doctor —something that could be important for your health in the future.
- Provides you with the opportunity to ask any questions you may have.
- Puts you in control of your health by showing you where you're doing well and what you might need to improve.

In most cases, your doctor will confirm that you are healthy and you can discuss ways to stay that way. Sometimes, an annual physical will uncover a health problem. Don't let this discourage you from making an appointment. Catching problems early gives you more options for treatment, allows for less expensive treatment, and increases your chances of living a longer, more productive life.

3 Schedule Preventive Screenings

During your annual physical, you should talk to your doctor about any preventive screenings you may need. Preventive screenings test for specific health risks, and are conducted based on your gender, age, health habits, and family medical history.

The table below provides an overview of the kinds of tests and screenings that may be conducted as part of your health plan:

Screening	Who should have it?	How often?	Why?
Height and weight measurement	All adults	Every year.	Being overweight or obese can contribute to a number of health problems.
Blood pressure	All adults	Every 1 to 2 years or so. More often if you're at risk for high blood pressure.	To detect high blood pressure which can put you at greater risk of heart attack, stroke, heart failure, and kidney damage.
Cholesterol	All adults	Every 5 years or as agreed upon with your doctor. More often if you are at risk for heart disease.	To evaluate the level of lipids in your blood. Undesirable levels raise your risk of heart attack and stroke.
Colorectal Cancer	All adults starting at age 50. Sooner if you're at increased risk.	Your doctor will decide what's best for you.	To detect this cancer early, so it can be treated effectively.
Prostate Cancer	Men starting as early as age 40	Your doctor will decide what's best for you.	To detect prostate cancer early, when there's a 99% chance of a complete cure.
Breast Cancer	Women, usually starting at age 40. Sooner if you're at increased risk.	Clinical breast exam: Age 40 and up, every year Mammogram: Every year as early as age 35 if there is a history of breast cancer (e.g., mother or sister)	To detect breast cancer early, when there is an excellent chance of a complete cure.

Sources: U.S. Preventive Services Task Force, Mayo Clinic

4 Use Prescription Drugs Wisely

One of the key reasons why health care costs are rising in the U.S. is the cost of prescription drugs. The average cost of prescription drugs doubled from 1990 to 2000 and has grown even faster in the last few years. So how can you help avoid paying too much for your prescription drugs? The next time you need a prescription filled, consider these money-saving tips:



Ask about generics. Why pay more if you don't have to? If you need medication, ask your doctor if the prescription can be filled with a generic drug. Generics are generally less expensive than brand-name drugs, but are the same as their brand-name counterparts in terms of chemical composition, strength and dosage. On average, generic drugs cost 30% to 70% less than brand-name drugs and yet are just as effective.

Think mail order. You may save money on drugs you take on a regular basis — for chronic conditions like diabetes or high blood pressure — by ordering them through your health plan's mail order program (if available). Using this program, you buy up to a 90-day supply of a drug for less money than you would pay for three 30-day supplies at a retail pharmacy. Better yet, because you order up to a 90-day supply that's delivered to your home, you save time — you don't need to renew your prescription every month, and you don't need to make a trip to the pharmacy!

Don't forget about over-the-counter drugs. While most of our emphasis is placed on how to save on prescription drugs, a number of common ailments can be treated with over-the-counter drugs. You can use:

- Acetaminophen, aspirin or ibuprofen for muscle and joint pain,
- Claritin or other antihistamines for allergies, and
- Zantac, Pepcid or Prilosec for heartburn and indigestion.

In addition to saving you money on a doctor's visit, over-the-counter medicines generally cost just a fraction of similar prescription drugs and are sometimes just as effective. Ask your doctor if an over-the-counter medication may be appropriate for your condition.



Online Resources for Finding a Doctor

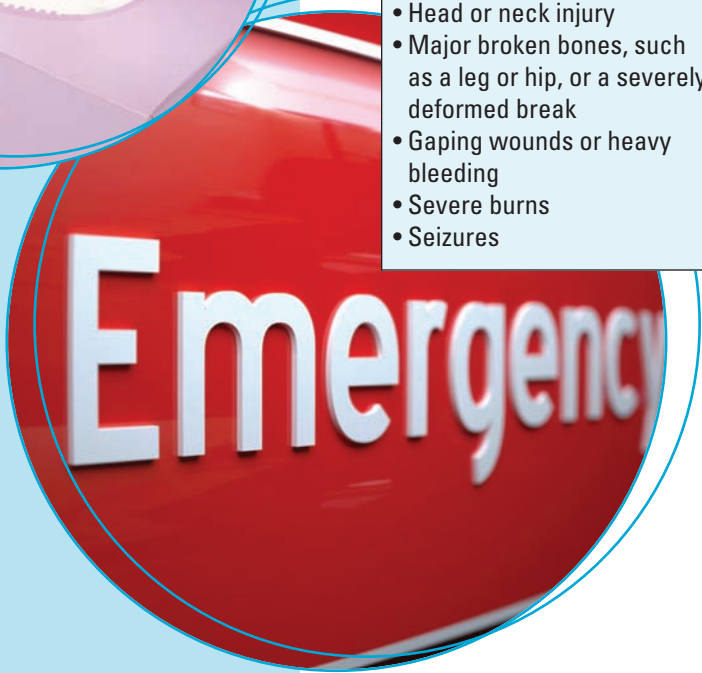
Virtually all health plans today have online tools that you can use to learn more about doctors in your health plan's network. Go to your health plan's website or call the Member Services number on your medical ID card for more information.

You can also visit the following sites to research a doctor in your area:

- **www.doctor.webmd.com** — allows you to search for a doctor by zip code, last name, or specialty.
- **www.findadoc.com** — uses a proprietary rating system to show you how doctors rate on training, skill and cost.

These are just two of the many online resources available to you. With these sites and others at your fingertips, it's easier than ever to find the best doctor for you and your family.

58% of ER patients each year could have been seen in a less acute setting



5 Know when to go to the Emergency Room

When you need urgent or emergency care, knowing when to go is just as important as knowing where to go. According to the National Center for Health Statistics, most people who go to the emergency room (ER) don't need emergency care. In fact, of the 106 million visits to the ER each year, 58% are for treatment of patients who could have been seen in a less acute setting.

If your condition is life threatening, call 911 immediately. If it isn't life threatening, try calling your doctor's office or visiting an urgent care clinic first. You can also try calling your health plan's nurse line. Describe your symptoms, and the nurse can help you decide where and when to seek care. If you are injured or sick on the weekend, the nurse can help you decide whether to go to your nearest urgent care center or wait to see your doctor on Monday. If you decide to see your doctor, the nurse can guide you on "watchful waiting" — telling you which symptoms are normal and which ones will require immediate attention.

When to go to the ER:	When to go to an urgent care or walk-in medical center:	When to visit your regular doctor or use "watchful waiting":
<ul style="list-style-type: none"> • Loss of consciousness • Severe or unexpected dizziness • Intense pain • Symptoms of a heart attack or stroke, such as chest pain • Severe breathing problems or shortness of breath • Head or neck injury • Major broken bones, such as a leg or hip, or a severely deformed break • Gaping wounds or heavy bleeding • Severe burns • Seizures 	<ul style="list-style-type: none"> • Cuts requiring stitches • Broken fingers or toes • Minor burns • Minor animal bites • Foreign bodies in the eye, ear and nose • Puncture wounds 	<ul style="list-style-type: none"> • Routine medical problems that can wait one to three days • Sore throat • Coughs, colds or the flu • Ear pain • Minor sprains or strains • Skin problems such as a rash • Low-grade fever • Backache

Source: CDC National Center for Health Statistics



"Partners 2 Health" is the companywide initiative for employees and their families to work together with Gulfstream to achieve a healthy life and reduce healthcare costs. Under this partnership, Gulfstream will supply the resources (medical plans and health-related information) and families will make informed decisions (taking into consideration that health guidance) to maintain or improve their health. In addition to substituting for the preposition "to" ("Acting as partners will lead to better health"), the "2" signifies the two partners (employees and Gulfstream) and the two phases (short-term and long-term) of everyone's health. Additionally, the "2" represents the two goals of the initiative — the primary goal of better health and the secondary goal of lower healthcare costs.