

# healthy communities

FALLON COMMUNITY HEALTH PLAN'S QUARTERLY HEALTH GUIDE

Our  
10<sup>th</sup>  
Anniversary  
issue!



inside:

our feature: growing up  
healthy

4

creative school  
lunches

8

fchp #1 medicare  
and medicaid plans  
in country

9



During 10 years of publishing this quarterly health guide for members, our goal has been to give you information so you can take good care of yourself and your family. Two of our favorite topics—and yours—are fitness and nutrition. FCHP supports you in living a healthy lifestyle, and continues to be especially concerned and proactive about the fitness of our youth. In this anniversary issue, we are pleased to reprint (in whole or in part) some of our many articles on fitness and nutrition that continue to be interesting and relevant today. We hope you enjoy them once more (or for the first time!) and take to heart what you learn in these pages.



## promoting fitness in word and deed

It was a pleasant surprise while planning for Fallon Community Health Plan's 30<sup>th</sup> anniversary this year to discover that this publication, *Healthy Communities*, had reached its 10<sup>th</sup> anniversary! We're proud of having delivered to our members' homes during the past decade a wealth of information about medical issues, wellness and health insurance that could be used and shared to make a difference in your lives.



In *Healthy Communities*, one theme has been especially near and dear to us: Taking charge of our overall fitness to maintain health and quality of life. We've written many articles about the fitness twins of good nutrition and regular exercise, which we share with you once again in this special anniversary issue. Enjoy!

FCHP has long been an advocate for fitness with plan features like It Fits! and sponsorship of community events like the annual Canal Diggers 5km.

Our particular focus has been on childhood obesity. Alarming, one in four Massachusetts high school students is now considered overweight or at risk of becoming overweight. We all need to act now to reverse this trend.

FCHP has been particularly supportive of community initiatives that are making a difference. Our 2006 Golf FORE a Goal golf tournament raised more than \$115,000 to benefit the work of the Boys & Girls Clubs state-wide and a similar amount raised in 2007 is targeted for hunger relief in Massachusetts. Our Community Benefits Grants target youth programs, such as the Whittin Community Center Boost program. Our annual Physician Grants have supported programs like "Youth Be Fit!" in Malden and "Healthy Eating Lifestyle Plan" in Westford.

In 2006, we had fun encouraging children to develop healthy habits with our Commit to be Fit campaign. Thousands of you requested T-shirts—and I hope your children still wear them!

This is just the beginning. FCHP will do even more in 2008 to fight childhood obesity. I hope you'll join us by becoming a role model yourselves. You can start with the tips you'll find in this and future issues of *Healthy Communities*!

Sincerely,

Eric H. Schultz  
President and CEO  
Fallon Community Health Plan

Fallon Community Health Plan's quarterly health guide for members is produced by the health plan's Communications Department. The content of this magazine has been reviewed by our physicians and administrators. This publication does not advance any particular medical treatment, nor does it endorse the management of medical problems without the advice and care of health care professionals. We are not responsible for the content of Web sites referenced in this publication. Please note that some of the articles included in this magazine may describe services and/or procedures that are not covered benefits. Also, benefits described may vary by employer and plan.

For clarification of your covered benefits, please contact Fallon Community Health Plan's Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), or [contactcustomerservice@fchp.org](mailto:contactcustomerservice@fchp.org).

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# table of contents

volume 4 • 2007

## feature

growing up healthy

4

## kid stuff

Breakfast benefits, creative lunches and veggie tips

8

## fchp update

FCHP #1 in nation; FCHP Direct Care expands; PPO changes; Summit ElderCare expands to Leominster; pharmacy information and lots more

9

## health, fitness and you!

Choosing a health club, learning portion control, transcending trans fats—and more

12

## seniority

Medicare basics—part three, pursuing fitness with SilverSneakers® and thanks for choosing us

14

**on our cover:** Emma Frushell of Gardner, Mass.







# growing up healthy

FATSO!

This word stings the heart of a child—and of any adult who has ever experienced childhood obesity.

Betty and Joe (names have been changed to conceal identities) now in their 60s and slim, have never met. But get them talking about childhood obesity, and they sound like identical twins. “I hated the Chubbies department.” “I couldn’t keep up with the other kids.” “The teasing really hurt.” “When I was interested in boys (or girls), they ignored me.” “My family tried to help—and failed—with bribes, threats and diets.”

Betty says, “Obesity is a childhood trauma you never recover from.”

Joe says, “It’s a hell no one can explain unless he’s lived it.”

Despite American’s obsession with thinness and fat-free foods, our children today are more overweight than ever.

**Update:** According to the Centers for Disease Control and Prevention, over the past three decades the childhood obesity rate has more than doubled for preschool children aged 2 to 5 years and adolescents aged 12 to 19 years, and it has more than tripled for children aged 6 to 11 years (“Prevalence of Overweight and Obesity Among Children and Adolescents: United States, 1999-2002”; October 6, 2004).

## overweight kids: breaking the mold

(spring 1998)

Studies have shown that overweight kids face potential health problems (for example, sleep apnea, Type II diabetes, and bone and joint problems), low self esteem, developmental problems and heart-breaking discrimination.

### why are our children obese?

It’s difficult, and often counterproductive, to define how much your child is overweight. Physical size and growth among kids vary, even of the same age. Kids are considered mildly overweight if they are up to 20% above the recommended weight for their age, sex and height; over 20% reflects the beginning of mild obesity.

Experts agree on three main causes:

- **Physical:** Some children are simply genetically predisposed to be heavier. They inherit a stocky body type, have bigger bones or more fat. The genetic link is a reason why some people are fighting an uphill battle—that can be won.

- **Emotional:** In some instances, kids may eat for emotional nourishment rather than physical hunger. Like adults, they try to numb uncomfortable feelings of anxiety, loneliness or anger in response to stressful situations at home or school. Weight is often a symptom, not the cause, of emotional upset.

- **Environmental:** A child with at least one overweight parent has twice the chance of becoming a heavy adult. Kids often do what they see; as adults, many of us are not setting a good example.

***A more sedentary lifestyle and the easy availability of high-fat foods and beverages take much of the blame for the rise in childhood obesity.*** Our kids spend more of their “play” time in front of computers or the television set. Exercise should be a part of a kid’s life, and it should be fun. *continued*

### tips for supporting your child

- Acknowledge there's a problem and become informed. Consult your pediatrician or nutritionist.
- Never badger about weight or pressure your child to lose it. Focus on a message of positive health versus negative appearance.
- Beware of making food a source of comfort, reward, punishment or control. As parents, we make it feel better with chocolate, offer candy for a truce at the store, bargain broccoli for ice cream and deny a snack until homework is done. Parents, in short, are sending their kids the wrong psychological messages.
- Make lifestyle changes for the whole family. Introduce healthier foods and more fun, physical activities, like family bike rides, walks or swims. Turn off the TV. Include your child in meal planning and preparation; there'll be more buy-in.
- Substitutions can help. For example, substitute 2% milk for whole milk, yogurt for ice cream, and introduce low-fat hot dogs. ■



### should kids be put on a diet?

No! Most experts agree that diets are unhealthy for children, except in extreme circumstances. Diets which limit calories, fat, protein or carbohydrates can actually be harmful to a child's healthy growth. Besides, they rarely succeed.

### what is the alternative?

More and more experts have turned to a no-diet, self-accepting approach with proven success. At the core of this approach is the revolutionary idea of giving our kids back control over their food choices. It's a gradual, but usually successful, process.

- **Are you hungry?** Children will naturally eat when hungry. Help

them to get back in tune with this feeling and identify when they are eating out of hunger versus other feelings. When your child reaches for a snack, ask, "Are you hungry?" If the answer is yes, let them eat.

- **What would you like to eat?** Make healthier foods like fruits and vegetables plentiful in your home and minimize "junk foods," but give your child the freedom to choose. When "forbidden" foods become just like any other food choice, a natural desire for variety will take over.
- **Are you still hungry?** When children tune into their bodies they will stop eating when full. Ask them, "Are you still hungry?" If the answer

is yes, then a snack or seconds are not only okay, but necessary.

If our children learn to eat when they are hungry only, eat all the foods they enjoy without guilt, and stop when they are full, they then develop the foundation to grow up without food issues and weight obsessions. You can help your child break the mold.



# sound bodies, sound minds

(spring 2003)

*If you've ever stepped up to the plate, crossed a finish line or sunk a free throw, you understand the benefits of participating in sports—improved physical fitness, coordination and self-discipline, to name a few. Participation also provides valuable lessons in sportsmanship, boosts self-esteem and may even help strengthen family relationships.*

## leading the way

"Why don't you go outside and play?"

In some families, that familiar expression may be all too common. According to a recent U.S. Surgeon General's report, almost half of this country's youths, aged 12 to 21, are not physically active on a regular basis.

As a parent, your encouragement may be the only thing your child needs to get up and get out to play. Not every kid is going to grow up to be a star athlete, but every kid can benefit—physically, emotionally and socially—from participating in sports or other recreational activities.

Ways to support your child:

- Encourage the fun, not the competitive, aspect of sports.
- Be realistic about your child's physical ability, as well as your family's personal lifestyle. Make sure the sport or activity is appropriate for your child, your schedule and your wallet.
- Don't live your past through them—high school quarterbacks

## today you've got the power with fchp!

Over the years, Fallon Community Health Plan has grown its Every Day Health program to put many tools and resources at your fingertips for following a healthy lifestyle. For more information about these and other programs, please call our Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m.

### a sample of our every day health programs:

- **It Fits!** reimburses families up to \$300 for membership at a fitness center or in Weight Watchers®, or for aerobics, Pilates and yoga classes taught by certified instructors. Don't forget—sports programs and lessons for all ages are reimbursable, too! Members are eligible for a new reimbursement every calendar year. See [www.fchp.org/Members/Wellness/ItFits.htm](http://www.fchp.org/Members/Wellness/ItFits.htm).
- **Discounts at participating fitness centers for our members.** Review the listing of participating sites on our Web site under "Member discounts and bonus features."
- **The SilverSneakers® Fitness Program** supports our Fallon Senior Plan™ members (see page 15).
- **FCHP's Senior Wellness Series** presents throughout our communities every fall and spring free senior-focused health and fitness programs. Call 1-508-368-9364 for programs and locations.
- **Wellness is free!** Members in many of our plans no longer have copayments or deductibles for routine physical exams with their primary care physician or gynecologist. Well-child visits for your dependent children (to age 19) also are covered in full.
- **FCHP's Wellness Works** is a customized worksite wellness program that encompasses weight loss and smoking cessation programs, seminars on health topics and more.
- **Healthwise® Knowledgebase**—one of the nation's leading online health resources, including prescription drug information—is accessed free by clicking the link on our home page, [www.fchp.org](http://www.fchp.org).
- **Read all about it!** Our member magazine, *Healthy Communities*, is a great way to get information about a variety of health care topics and issues. Each issue is mailed to your home. You also can read *Healthy Communities* online at [www.fchp.org](http://www.fchp.org).
- **Our Web site** ([www.fchp.org](http://www.fchp.org)) gives you online tools, like a Personal Wellness Profile, Compare Hospitals tool and a list of kids and family health resources to help you make better health choices. ■

Benefits and features may vary by employer and plan.  
Weight Watchers® is a registered trademark of Weight Watchers, International, Inc.  
SilverSneakers® is a registered trademark of Healthways.

- don't necessarily run in the family.
- Remember that playing sports doesn't always mean being a member of a team. Maybe your child will benefit more from an individual sport or activity, such as

karate or ballet, as opposed to a team-based sport.

- Set a good example—participate in sports yourself and live a healthy lifestyle. ■



## bouncing out of bed for breakfast! (winter 2000)

A good breakfast is a crucial start to your child's day—and doesn't have to be a gourmet meal.

- **Buy easy-to-prepare foods.** When grocery shopping, buy cold cereal, instant hot cereal, yogurt, cottage cheese, bagels, English muffins, fresh or canned fruit.
- **Plan ahead.** Set the table the night before. In the morning, simply pour the juice and milk, and pop bread in the toaster. On weekends, make and freeze extra muffins, quick breads or pancakes for easy use.
- **Offer leftovers in a pinch.** Remember, giving your child a bowl of leftover pasta is better than sending him to school without breakfast.
- **Brown-bag it.** When schedules are tight, send your child to school with a brown-bag breakfast. Try packing individual fruit yogurt, cereal or granola bars, string cheese and a milk or juice box.

With a little thought, you can give your kids a healthy start each morning. ■

## creative ideas for school lunches (autumn 1999)

Parents want their kids to eat lunches that are nutritious, but kids want lunches that taste good and are fun. What to do? To keep you both happy, try these suggestions.

Plan ahead. Encourage your children to help plan a week's worth of lunch ideas, then get them involved with the shopping and preparation. The more involved they are, the more likely they are to eat the lunch you send with



them to school.

Talk about which foods your children like in the five food groups: (1) bread, cereal, rice and pasta; (2) milk, yogurt and cheese; (3) fruits; (4) vegetables; and (5) meat, poultry, fish. Help them to come up with ideas to build a lunch around these foods.

Think beyond the standard sandwich on white bread. Try sandwiches made with mini-bagels or small pita breads for a change. Use sandwich fillings such as tuna salad or hummus as a dip, to be scooped up with crackers or mini carrots.

Several snack-size portions of different foods can make a lunch different and fun, such as yogurt mixed with a favorite cereal, fresh or canned fruit, celery sticks filled with peanut butter, or crackers and individually wrapped string cheese sticks.

Encourage your children to buy milk as a beverage; even chocolate milk provides a lot of important nutrients. For a change, they could bring juice boxes containing 100% fruit juice that is calcium-fortified.

Be creative and get your child involved to develop a fun, nutritious lunch that actually gets eaten! ■

## broccoli, carrots and beets—oh, my! (spring 2000)

As a smart, sensible *adult*, you know that vegetables are about the best foods you can eat—packed with vitamins, minerals, fiber and those antioxidants that seem to protect us against some cancers and heart disease. Now if you could only convince your *kids*!

Parents have likely battled with their children over eating vegetables since cave dweller days. Hitting them over the head didn't work then, and doesn't work now.

Start with talking with your children about the benefits of vegetables to their health and growth. Don't put a good or bad label on foods. For example, call broccoli "everyday" food and cake "sometimes" food. Get the kids involved—and excited about—growing, shopping for and cooking vegetables. Gradually substitute appealing vegetables for high-fat dinner choices or snacks.

You might try serving vegetables as an appetizer (when everyone's hungrier!) or make "veggie" snacks more appealing and fun with a choice of dips. Here are some other tried-and-true ideas:

- Find different varieties of vegetables at your supermarket and get your children involved in a test to rate their favorites.
- Mash or cream vegetables into everything you can—soups, tomato sauce, meatballs, muffins, etc.
- Kids love pasta—so make veggie pizzas, or serve spaghetti with peas, carrots, zucchini, etc.
- Make creative salads.

And, if your best efforts fail, don't despair. Keep setting a good example for your children by eating healthy yourself—and maybe someday they'll see the light. Pass the broccoli! ■



# fchp update



## fallon preferred care benefits enhanced with new features

Beginning January 2008, Fallon Preferred Care members will be eligible to participate in programs that have been favorites of our FCHP Direct Care and FCHP Select Care members.

Fallon Preferred Care members can participate in It Fits! and Oh Baby!, and are eligible to receive \$0 routine in-network physicals for all ages.

It Fits! is our fitness program that reimburses up to \$300 to families (\$150 to individuals) for gym memberships, participation in Weight Watchers® or a variety of classes and programs, as well as school and town sports programs for all ages.

Oh Baby! is our program for new and expectant parents that provides prenatal vitamins, a convertible care seat and other "little extras"—all at no additional cost.

Members also will benefit from the



\$0 routine in-network physicals, too! FCHP follows the Massachusetts Health Quality Partners recommended guidelines for pediatric and adult routine physical exams. ■

## fchp receives top rankings in america

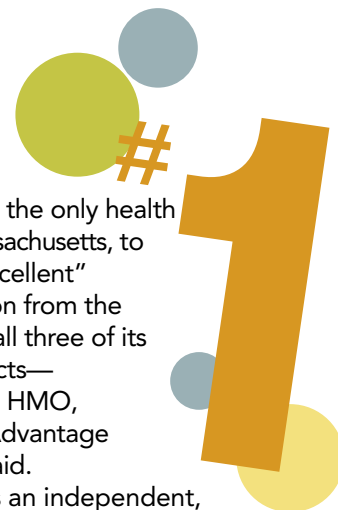
You're a member of one of the best plans in the country!

Fallon Community Health Plan's Medicare and Medicaid health plans are the #1 plans in the nation in their respective categories, according to a joint ranking by *U.S. News & World Report*® and the National Committee for Quality Assurance. FCHP's commercial HMO health plan was ranked 12 out of 250 plans in America, making it among the nation's elite health plans as well.

In addition to the top rankings, FCHP is also one of only 10 health plans in the

nation, and the only health plan in Massachusetts, to receive "Excellent" accreditation from the NCQA for all three of its core products—commercial HMO, Medicare Advantage and Medicaid.

NCQA is an independent, not-for-profit organization dedicated to measuring the quality of America's health care. ■



## prescription advantage opens up enrollment

Did you hear? Prescription Advantage, the Commonwealth's pharmacy assistance program, has opened enrollment to allow seniors to enroll at any time throughout the year. In the past, eligible residents had to wait for a scheduled open enrollment period to enroll for these benefits.

Prescription Advantage is a prescription drug insurance plan that is available to residents age 65 and older, as well as younger individuals with disabilities who meet certain guidelines. The program lowers drug costs for many participants paying for copayments, premiums and the coverage gaps associated with Part D plans.

Prescription Advantage enrollment forms are available from the Elder Affairs Web site at [www.mass.gov/elders](http://www.mass.gov/elders) or by calling 1-800-AGE-INFO (1-800-243-4636). ■

## fchp modernizing core technology

It's important to stay current with computer technology today as business processes become ever more complex. To do so, Fallon Community Health Plan is taking steps to modernize its core business systems. This eventually will allow us to be more efficient and flexible in providing services to our members and other customers. Earlier this fall, FCHP selected TriZetto for our vendor on this project. TriZetto is a leader in health care payer technology and offers a system that is service-oriented and easy to use. Because of the magnitude of this project, we expect to be involved in development, design, testing and piloting of the new system through 2008, with full implementation in 2009.



## know someone who needs insurance? we can help!

As part of health care reform in Massachusetts, Fallon Community Health Plan continues to directly offer individuals a variety of affordable health plan options to meet every need.

We're glad we had you covered in 2007, and look forward to your

ongoing membership. We hope, as FCHP members, that you'll tell your friends and family that we have many comprehensive plan choices and will make their decision as easy as possible when they sign up for health care.

Anyone without health insurance coverage in 2007 will have a tax penalty of \$219 when filing the 2007 Massachusetts income tax return. The penalty for being uninsured will increase significantly in

2008, accumulating each month without health coverage.

Please pass on our phone number and Web site to those you know who are seeking health insurance. Call Fallon Community Health Plan at 1-888-PWR-FCHP (that's 1-888-797-3247) (TDD/TTY: 1-877-608-7677) or visit us online at [www.fchp.org](http://www.fchp.org). ■

## our community outreach

At Fallon Community Health Plan, our mission is *making our communities healthy*. That's why we promote a variety of activities and programs for caring, sharing and helping one another. Here is a sample of our recent community involvement.

- Fallon Community Health Plan was the presenting sponsor of the **Canal Diggers 5 km**, a new road race held on September 16 that brought hundreds of athletes and supporters to Worcester's up-and-coming Canal District. Thank you to all who participated in this event.
- Fallon Community Health Plan has awarded its **2007 Community Benefits Grants, totaling \$126,000**, in support of programs that provide preventive health and social services for children in the first three years of life or for at-risk youth between the ages of 12 and 19. The grants were awarded to eight recipients, among them the Great Brook Valley Health Center for its Peer Leadership Program; Whittin Community Center for its Boost Program, Notre



*"Best friends" at our Canal Diggers race (above) and our grant presentation to Notre Dame High School, Lawrence (below).*

Dame High School, Lawrence, for its College Readiness Program; Springfield Day Nursery; and Multi-Service Center in north-central Mass.

- FCHP's second annual **Golf FORE a Goal** tournament was held at Worcester Country Club on September 24. This year's tournament raised at least \$110,000 that was distributed to more than 50 food pantries and hunger relief programs in the FCHP service area.
- This year, FCHP is a major sponsor of both the **Worcester Sharks** and the **Lowell Devils** American Hockey League teams. We hope you and your family enjoy the games. ■



## new policy promotes careful handling of meds

FCHP has introduced a new policy that allows for the replacement of only one lost or mishandled medication in a calendar year.

FCHP will replace/refill one 30-day supply of lost or mishandled prescription medication(s)—unless otherwise specified. Appropriate copayments for the replacement/refill(s) of the lost or mishandled prescription(s) apply.

Once a member receives a one-time replacement for a lost or mishandled prescription medication(s), any future occurrences of a lost or mishandled prescription medication(s) in the same calendar year will not be covered by FCHP.

"Mishandling" means that the proper care of a prescription medication wasn't followed, rendering the medication unusable (e.g., leaving a refrigerated medication in a hot vehicle or on the kitchen counter).

FCHP hopes, through this policy, to reinforce with you how valuable your prescription medications are in terms of both their ability to keep you alive and well and their real financial cost. While members typically have copayments of \$20 or \$40, an individual prescriptions may actually cost hundreds or thousands of dollars.

If you have any questions about this policy, please call Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m. ■

## palliative care services give hope

Fallon Community Health Plan has introduced a pilot program for palliative care consultations in Central Massachusetts.

Palliative care services can make a difference in the quality of life of people with chronic or serious illnesses. These services focus on relieving pain and other physical symptoms, while providing emotional support to patients and their families. Unlike hospice care, palliative care is appropriate for anyone at any stage of a chronic or serious illness and may be combined with treatments that are intended to cure the illness.

A palliative care consultation provides:

- Pain and symptom management
- Guidance for determining goals and making decisions
- Education about the illness, including strategies for coping
- Emotional, psychosocial and spiritual support
- Referrals to community resources

Palliative care consultants are physician specialists who are board certified in the field.

If you or someone you love is interested in palliative care, talk to your primary care provider and ask for a referral to one of FCHP's consultants in Central Mass. ■

## summit eldercare expands to leominster

Summit ElderCare<sup>SM</sup> has made its innovative alternative to nursing home placement more readily available to residents of northern Worcester County with the opening in September of its new facility at 55 Cinema Boulevard in Leominster.

Now in its 12<sup>th</sup> year, Summit ElderCare is a Program of All-inclusive Care for the Elderly (PACE)—one of only six in the state. Sponsored by Fallon Community Health Plan, this program for frail elders is an insurance, medical care and social support system in one convenient package, and often is

considered as an alternative to a nursing home placement.

The new 12,390-square-foot facility in Leominster accommodates up to 240 participants at full capacity. Summit already serves more than 400 participants at its Worcester and Charlton sites.

To learn more or schedule a tour of any facility, call 1-800-698-7566 (TDD/TTY: 1-800-889-4106) or go to [www.summiteldercare.org](http://www.summiteldercare.org). ■



At the Leominster grand opening, Summit ElderCare Marketing Director Judy Roark-Mackey (right) welcomed area resident Lorraine Mitchell.

## changes to prescription mail-order

PharmaCare Direct, FCHP's mail-order pharmacy, changed some of its mail-order processes as of October 1 due to a consolidation of services at its Pittsburgh office.

The changes include new mail-order service forms, which will expedite services, a new postage-paid envelope for refills and a new invoice form with a tear-off statement for members to return with their payment. **Please note that the changes do not apply for Fallon Senior Plan™.**

PharmaCare also has a new mailing address to ensure that prescriptions will be handled promptly: PharmaCare Direct, P.O. Box 270, Pittsburgh, PA 15230-9949.

FCHP members receive a three-month supply of prescription drugs for the cost of two monthly copayments. Our mail-order pharmacy offers four ways to order prescription refills: online, by phone, by mail or by fax.

For more information about prescription mail order, please see our Web site at [www.fchp.org/Members/DiscountsAndFeatures](http://www.fchp.org/Members/DiscountsAndFeatures) or call FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m. ■

*Benefits may vary by employer group.*



# health, fitness and you!



## transcending trans fat (autumn 2003)

Trans fat remains a hot topic in the health world. Where do you find it and just what's so bad about it, anyway?

Most trans fats are man-made by adding hydrogen to a liquid oil to make it a solid. This enhances flavor and increases shelf life. These hydrogenated oils—and trans fats—are in many commercial baked goods (think crackers, chips, snack cakes), fried foods and margarines/spreads.

The problem is that trans fat gives you a double-whammy: It raises LDL, or "bad," cholesterol and reduces HDL, or "good," cholesterol. What's more, it increases blood levels of triglycerides (another form of fat). All of this adds up to a recipe for heart disease.



So, how can you avoid it?

- Read that ingredient list. Trans fat is listed on most nutrition labels (as of 2006). Also look for and avoid "hydrogenated" or "partially

hydrogenated" oil or shortening.

- Opt for products made with unhydrogenated oils like olive or canola.
- As a rule, softer margarines and spreads contain less trans fat (or none at all).

**Update:** The food industry has taken notice of trans fat. In fact, many major players have removed trans fat from some of their most popular products. We hope you're taking advantage of this trend! ■

## health clubs: what's best for you? (winter 1997)

"Getting in shape" is one of the most common New Year's resolutions. If you're considering joining a health club as part of your new-found enthusiasm, consider these tips for choosing the club that's best for you.

- **Visit the clubs you're interested in.** Most clubs offer a guest pass. This is an excellent way to get a feel for the club, its members and its programs.
- **Cleanliness counts.** Make sure the equipment is clean. Inspect the lobby and the locker rooms, too. If they don't meet your expectations, you won't feel comfortable working out there.
- **Study the staff.** A friendly, helpful, caring and knowledgeable staff will help you reap the greatest benefits from your club membership.
- **Dollar value.** If a club offers everything from an Olympic pool to day care services and all you want is a place to do aerobics, you may be paying for more services than you're going to use.

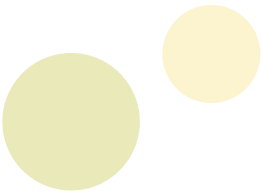
## the nutritional power of fish (summer 1999)

We New Englanders love our seafood in the summertime. But those of us with nutrition smarts will make eating fish a year-round habit.

Why is fish so fabulous? It has most everything we could wish for in a food: It's low in calories, fats and sodium; high in protein, vitamins and minerals; and is a good source of omega-3 fatty acids. For example, a 3-ounce serving of sole has only 100 calories and 1.3 grams of fat—and it's packed with 21 grams of protein, which is nearly half the recommended daily intake.

In other words, seafood has many protective health benefits. According to numerous studies, people who eat a seafood-rich diet reduce their risk of heart disease, may prolong life after a heart attack, lower their blood pressure and blood triglycerides (fats) and also may improve symptoms of inflammatory diseases such as arthritis. Of course, it's best to avoid fried fish; eating fish baked, broiled or grilled gives you the most benefit.

So be sure to keep fish as a main ingredient in your healthy low-fat, low cholesterol diet. When it comes to fish, you can help yourself! ■



Find a club that offers what you and your family need and that fits within your budget.

- **Membership terms.** Look into family memberships that will help the whole family stay fit together. Be cautious of long-term membership contracts or limitations on hours you may use the club. You may find that you end up paying for something you won't have time to use.

All things being equal, look for a health club that is convenient to work or home and in which you are comfortable with the staff, the facility, the other members and the programs offered. Then, enjoy getting in shape!

Take advantage of FCHP's **fitness center discounts** at participating facilities and of our **It Fits!** program, which reimburses families up to \$300 toward gym memberships, Weight Watchers® programs and a variety of other healthy activities. Find out more at [www.fchp.org](http://www.fchp.org) or call Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m. ■

Weight Watchers® is a registered trademark of Weight Watchers International, Inc.

### bigger isn't always better (spring 2004)

We Americans love our super-sized meals. More food means better value, right? That would be true—if we ate appropriate portions and saved the rest for leftovers.

So, what's an appropriate portion size? The U.S. Department of Agriculture (USDA) has set standards for healthy serving sizes. For example:

#### One USDA-suggested serving of ...

1/2 cup pasta or cooked rice  
3 ounces lean meat, poultry, fish  
1 1/2 ounces cheddar cheese  
One medium-sized apple  
One medium-sized potato  
One bagel

#### Looks like ...

A tennis ball or your fist  
A deck of cards  
A stack of three dominos  
A baseball  
A computer mouse  
A hockey puck

And, beware of what you drink, too. A super-sized soda is just as high in calories as a serving of French fries.

To train yourself into trimming down your plate, consider using measuring cups or a food scale. Or, in advance, try freezing or wrapping-to-go part of your meal—and enjoy the rest without guilt! ■

### keeping cholesterol in check (spring 2000)

Most of us know we're supposed to watch our cholesterol, but do we know exactly what that means?

High blood cholesterol is a major risk factor for heart disease and stroke. You should aim to keep your total cholesterol below 200 mg/dL, your LDL (bad) cholesterol below 130 and your HDL (good) cholesterol above 60.

Our liver produces all the cholesterol our bodies need. But we add to it by eating cholesterol-rich foods and, on top of that, saturated fats that trigger the liver to overproduce cholesterol.

So what we eat often makes a difference in our cholesterol health. The

National Cholesterol Education Program suggests:

- Eat more fruits and vegetables. (Dietary cholesterol is found only in foods that come from animals.)
- Limit meat in your diet—and only choose lean varieties.
- Eat fiber-rich foods such as oats, whole-grain bread and apples.
- Use low- or no-fat dairy products.
- Avoid fried foods and baked goods, which are high in saturated fat.

Also, exercise can raise HDL/good cholesterol levels while lowering LDL/bad cholesterol.

Now you can start reaping the benefits of being active and eating a heart-healthy diet. Aren't you worth it? ■



## medicare basics

This is part three of our series on Medicare. For previous articles in the series, see volumes two and three of *Healthy Communities* (2007) under “My Health Tools” in the “Members” section of on our Web site, [www.fchp.org](http://www.fchp.org).

### Who is eligible for the Medicare Part D?

Everyone with Medicare is eligible for Part D. It is optional. Most drug plans charge a monthly premium that varies by plan. Remember, if you don’t join a Part D plan when you are first eligible (and you don’t currently have prescription drug coverage that covers at least as much as



Medicare prescription drug coverage), your premium cost will go up by up to 1% per month for every month that you wait to enroll. You’ll

have to pay this penalty as long as you have Medicare prescription drug coverage.

### How do I get Part D coverage?

There are two ways to get Medicare prescription drug coverage (Part D):

1. Join a Medicare Advantage plan that covers both your medical and prescription coverage. Fallon Senior Plan offers a choice of plans that include two levels of Medicare prescription drug coverage.
2. Join a Medicare Prescription Drug Plan. These plans would cover your prescription coverage while Original Medicare would take care of your medical coverage.

Remember, you only can make changes during certain times of the year. Every year from **November 15 through December 31**, you can make any type of change to how you get Medicare. And then between **January 1 and March 31**, you have an opportunity to make one additional change, but you only can join a plan that has, or doesn’t have, prescription drug coverage, depending on whether you have such coverage.

### How can I get help with paying for my Medicare prescription drug plan costs?

If you qualify for extra help with your Medicare prescription drug plan costs, your premium and drug

## spread the word about fallon senior plan

As another year passes, we at Fallon Community Health Plan (FCHP) want to thank you for your continued membership in Fallon Senior Plan™. We’re pleased you’ve chosen us for your health care coverage!

Fallon Senior Plan offers comprehensive health coverage as well as the important extras that empower you to be healthy and well—like routine dental coverage, a fitness benefit and vision care.

**If you know someone who needs or is becoming newly eligible for Medicare coverage, please tell them about Fallon Senior Plan** and the many different plans we have to choose from, including those with **\$0 monthly premiums**. (Members must continue to pay their Part B premium.) To learn more, they may call us toll-free at 1-888-377-1980 (TDD/TTY: 1-877-608-7677), or visit us online at [www.fchp.org](http://www.fchp.org).

As always, please call us if you have any questions about your benefits. You can reach us at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), seven days a week from 8 a.m. to 8 p.m.

*FCHP is a health plan with a Medicare Advantage contract that is renewed annually.* ■

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costs will be lower. To find out if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- The Massachusetts Medicaid office at 1-800-841-2900 (TTY: 1-800-497-4648)
- The Social Security Administration at 1-800-772-1213 (TTY: 1-800-325-0778)

### Where can I get more information?

For information about Fallon Senior Plan or Medicare resources, call us at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), seven days a week from 8 a.m. to 8 p.m., or go to our Web site at [www.fchp.org/Seniors/Future/Resources.htm](http://www.fchp.org/Seniors/Future/Resources.htm). ■

## senior plan members pursue fitness (spring 2002)

*When we introduced the SilverSneakers® Fitness Program to Fallon Senior Plan™ members in 2002, it quickly became popular. Since then, thousands of our members have used the program and continue to participate in it.*

### When we wrote about the program five years ago, we explained:

At any time, members of Fallon Senior Plan are eligible to join select area health clubs through the SilverSneakers Fitness Program at no additional cost beyond their monthly plan premium.

SilverSneakers is an innovative exercise program for the special health and physical needs of Medicare beneficiaries. You receive a basic fitness facility membership, which enables you to enjoy specialized low-impact SilverSneakers Fitness Classes

focusing on improving strength, flexibility, balance and coordination.

In addition, as a SilverSneakers participant, you can enjoy other health club benefits, such as use of treadmills, stair machines and other exercise equipment, weight training, circuit training, aerobics classes, yoga classes and other programs.

"In addition to helping seniors stay physically healthy, SilverSneakers provides a great way for them to socialize, meet new friends and have fun," notes FCHP President and CEO Eric Schultz. "We're pleased to be able to offer this [new] benefit as part of our ongoing commitment to improving the health of our senior plan members."

It's all still true! And in **2007**,

SilverSneakers introduced two new classes: YogaStretch and **SilverSplash**. In addition, they added **SeniorPHIT**, a Web-based health program, whose name stands for Personal Health Improvement Tracking. To learn more, go to [www.silversneakers.com](http://www.silversneakers.com), and click on the "Members" section.

For a list of participating SilverSneakers fitness facilities **across the country**, log on to [www.silversneakers.com](http://www.silversneakers.com), or call FCHP's Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), seven days a week from 8 a.m. to 8 p.m.

*SilverSneakers® is a registered trademark of Healthways.* ■

H9001-H2411\_2008\_730\_2\_10/29/2007



### Spectacular!

*More than 1,500 seniors and their caregivers attended the 2007 Senior Spectacular at the DCU Center in Worcester on October 23. Fallon Senior Plan™, in partnership with the Telegram & Gazette, was the presenting sponsor of this free event that included workshops, exhibits, health screenings, seminars and entertainment.* ■

## more doctors, more choice for fchp members

We are excited to announce several major additions to the Fallon Community Health Plan provider networks. *Members may choose these providers as soon as they are credentialed in the FCHP network.* To check on the availability of a provider, please call FCHP Customer Service at 1-800-868-5200.

### eastern expansion

Atrius Health, the largest independent physician alliance in Massachusetts, is now contracted with FCHP. Members of FCHP Select Care have access to the more than **700 physicians and 1,000 other health care providers** associated with their five community-based physician groups. Atrius Health physicians provide care at more than 28 locations throughout eastern Massachusetts and are on staff at many of the region's leading community hospitals and medical centers.

Atrius providers new to FCHP are: **Dedham Medical Associates, Granite Medical** and **Harvard Vanguard Medical Associates**. Two of Atrius Health's medical groups, **Southboro Medical Group** and **South Shore Medical Center**, were previously part of our Select Care network. Southboro Medical Group is also part of our Direct Care network.

### direct care network expands

The FCHP Direct Care network has significantly expanded to offer more members high-quality care at significant savings

through this tailored network of providers you know and trust. This network has included Acton Medical Associates, Charles River Medical Associates, Fallon Clinic and Southboro Medical Group in the Central Massachusetts region.

Now new to FCHP Direct Care:

**Lawrence General IPA** (and Lawrence General Hospital); **Lowell General Physician Hospital Organization** (and Lowell General Hospital); **Northeast Physician Hospital Organization** (and Beverly Hospital, Addison Gilbert Hospital); **Lahey Clinic** (and its medical facilities); **Mount Auburn Cambridge Independent Practice Association** (Mt. Auburn Hospital); and **Highland Healthcare Associates IPA** (Winchester Hospital). These group practices already are affiliated with FCHP's Select Care network.

### western expansion

Building on our extensive network in Western Massachusetts, FCHP recently added to FCHP Select Care **Berkshire County's** largest hospitals and physician groups.

Joining the network are: **Williamstown Medical Associates**, affiliated with North Adams Hospital; **Berkshire Health System**, a physician organization affiliated with two hospitals—Berkshire Medical Center in Pittsfield and Fairview Hospital in Great Barrington; and the **North Adams Regional Hospital-affiliated physicians**, serving members in southern Berkshire County. ■

"FCHP is pleased to provide our members with statewide access to thousands of truly outstanding physicians and other health care providers. With FCHP, you now have more flexibility than ever in choosing the right health plan and the right doctor for your needs."

— Eric Schultz, President and CEO,  
Fallon Community Health Plan

Si usted desea que se traduzca al español alguna información en esta publicación, favor de llamar a Departamento de Servicio al Cliente de FCHP al 1-800-868-5200 (si tiene problemas de audición llame al 1-877-608-7677) de lunes a viernes de 8 a.m. a 6 p.m.

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