



SIX STEPS TO A HEALTHIER FAMILY

Of all the things you might do as a family, pursuing a healthier lifestyle could have the greatest long-term impact. Not only will it help you improve your family's health today, but it also could help to establish positive physical and mental health habits that shape your children's lives forever. But how do you do it? A few small steps can make a big difference.

Be smart about food. Poor nutrition has an effect on health, performance at school and work, sleep, ability to engage in fun, and so much more. So get smart: Plan nutritious meals, manage portions, eat fresh food more and eat out less.

Be proactive about healthcare. Don't wait until you need a doctor to see one or until you're sick to get chronic

conditions cared for. Get annual check-ups and regular preventive care for everyone in the family.

Get physical. You don't have to work out like a pro athlete to get healthier. Just get more active.

Turn it off. Smartphones, tablets, computers, TVs... they're great for a lot of things, but not for family health. Reduce their use and increase overall health.

Be together. Make time to eat meals together, go on walks, visit a museum ... whatever ... just do it together.

Have a heart. Thank, forgive, applaud, support, hug, comfort ... all of those things you do with your heart, do for each other, and you'll all be healthier as a result.

IN THIS ISSUE

- 2 Get back on track for routine care
- 3 Prescription benefits review
- 4 Harvest of the Month: Apricots

Smart Facts

24%

is the average increase in healthy food consumption for families that eat together.

39%

is the increase in connectedness among families that eat five meals a week together.

3 OR MORE

meals eaten together each week make kids four times less likely to smoke cigarettes.



GET BACK ON TRACK

When COVID-19 overran hospitals and healthcare provider offices, many of us postponed routine healthcare appointments and procedures. Whether it was because hospitals stopped receiving patients for anything but critical care or because we were uncomfortable in healthcare settings, we pushed a lot of preventive and maintenance care off of our schedules.

Now the medical profession is telling us it's time to get back on track because, while postponing those appointments might have seemed insignificant at the time, it could come back to haunt us if we don't get back on a schedule. As Dr. Adam Steinberg, a vice president for medical affairs at Hartford HealthCare, put it, "If you don't seek care, there can be long-lasting, permanent consequences that can affect your quality of life."

- 1. Routine and preventive care.** Sure, that annual check-up usually comes back all clear, but that doesn't mean you can skip it. Countless people have been saved by discoveries made during basic exams.
- 2. Childhood immunizations.** During the last couple of years, millions of children did not receive vaccines that would have been part of routine pediatrician visits.
- 3. Teen and adult vaccinations.** Teenagers and older adults also skipped routine shots, such as HPV, pneumonia, shingles and hepatitis.
- 4. Eyes, ears and mouth.** Many of us cancelled regular eye, teeth and hearing exams.
- 5. Care for chronic conditions.** People with diabetes, heart disease and other chronic conditions often were told to wait for care appointments ... and then never rescheduled.
- 6. Preventive procedures.** Colonoscopies, mammograms and other routine screenings were often postponed out of COVID concerns.



"If you don't seek care, there can be long-lasting, permanent consequences that can affect your quality of life"

Why is now the time to get back on track with this kind of care? First of all, while some hospitals and doctors' offices were swamped when the pandemic first started to decline, now patients are finding it easier to see their caregivers. At the same time, if your concern was that you might contract COVID by going into a care setting, you can rest easy. Healthcare providers have learned a lot about COVID and how to prevent its spread. As a result, you'll find that they take the highest levels of precaution, still requiring masks, temperature checks and so on, even as the rest of the world relaxes protocols.

So, get your family back on track for routine care. You'll all benefit now and for a long time to come.

PERSSCRIPTION BENEFIT BASICS

With prescription drug prices driving a big chunk of healthcare costs, your prescription benefit card can be a pretty powerful income-protection tool. The challenge, as it turns out, is understanding how best to use it. Of course, the concept behind drug benefits is simple: They allow you to get discounted prices for medications. Beyond that, prescription coverage can get complex, and failing to navigate that complexity can mean paying more than you have to for prescriptions.

One big aspect of this complexity is what's known as the Prescription Benefit Manager. Better known as PBMs, these are third-party players representing insurers, health plans and self-insured corporations in price negotiations with drug companies. With your plan, you basically pay whatever price your PBM has negotiated. Still, you can exert some control over costs by following three basic steps.

Know your plan. This might seem obvious, but a lot of people simply don't know their plan deductibles, co-pays, out-of-pocket limits and so forth. Learn about your plan and make sure you're paying what's dictated by your coverage.

Learn about pricing factors. Your cost will, in part, be dictated by a formulary (the list of drugs your plan covers and at what rate) and tiers (a system that ranks payable amounts by factors such as whether you're buying a name-brand drug or generic equivalent). While your care provider might prescribe a specific drug, check to see whether that drug is listed on your formulary and at what tier. You might save money if your provider substitutes a different version of the prescribed drug in order to get one on your formulary at a favorable tier.

Check into price-lowering options. While prescription prices might seem beyond your control, you can lower costs by considering four factors:

- *Basic options:* As mentioned above, ask your provider to prescribe a lower-cost drug and ask if you can get a 90-day supply rather than the typical 30-day supply. Finally, many plans identify certain pharmacies as being "in-network" – choosing one of those pharmacies will lower your prices.
- *Discount cards and apps:* Using your prescription benefit plan might not get you the lowest price. Check into the many discount cards and apps available, and ask your pharmacy to help you find the option offering the lowest price for individuals drugs.
- *Manufacturer support:* If you need a specific, expensive drug, appealing to the manufacturer can sometimes get you a reduced price or even free medications.
- *Exceptions:* Appeal to your insurer to see if it will make a price exception to reduce financial hardship.



Stroke Awareness Month

Strokes can happen to anyone at any age, but 80% of strokes are preventable. Carefully monitoring and managing factors such as blood pressure, cholesterol, blood sugar, and tobacco use can save lives by preventing the conditions that cause strokes or detecting them before they do serious harm. Click [here](#) to learn more about how you can watch for and prevent strokes

HARVEST OF THE MONTH: APRICOTS

If you like out-of-this-world food, then the apricot might be perfect for you. The colorful fruits accompanied astronauts on Apollo moon missions.

Of course, people don't have to head to space to enjoy apricots. Humans have been cultivating them for about 4,000 years. While no one is certain where the fruit originated, there is evidence it might be native to China or Armenia, and that it was spread over the millennia via shipping routes and empire building. It came to North America in the 1700s.

Today we enjoy the fruit in just about every form – raw, baked into desserts, rendered as a flavoring for dishes and so on – and we benefit from its considerable nutritional benefits. A great source of vitamins A and C, beta-carotene, potassium and soluble fiber, apricots are commonly included in “superfood” lists.

You'll find the freshest apricots in stores from May to July, but they are typically available any time of the year.



When shopping, select apricots with a rich, orange color (not pale yellow or green) that are a little soft to the touch. Don't refrigerate them – that will impair the ripening process and can affect their flavors – but simply keep them at room temperature until you're ready to use them.



Recipe: Southern Green Beans with Apricots

Ingredients (8 servings):

- 2 pounds fresh green beans, trimmed
- 1 can (14-½ ounces) chicken broth
- ½ pound bacon strips, chopped
- 1 cup dried apricots
- ¼ cup balsamic vinegar
- ¾ teaspoon salt
- ¾ teaspoon garlic powder
- ¾ teaspoon pepper

Directions:

Place beans and broth in a large saucepan. Bring to a boil. Cook, covered, until beans are crisp-tender, 4-7 minutes; drain. Next, in a large skillet, cook bacon over medium heat until crisp, stirring occasionally. Remove with a slotted spoon; drain on paper towels. Discard all but 1 tablespoon of pan drippings. Add apricots to drippings; cook and stir over medium heat until softened. Add vinegar, salt, garlic powder, pepper and beans; cook and stir until beans are coated, 2-3 minutes longer. Sprinkle with bacon.

Nutrition Information:

CALORIES: 149; PROTEIN: 6G; CARBOHYDRATES: 21G; FAT: 6G; FIBER: 5G; SUGARS: 14G; SODIUM: 464MG; CHOLESTEROL 12MG

Sources: Accessed April 12, 2022

- <https://www.mayoclinichealthsystem.org/hometown-health/speaking-of-health/12-healthy-habits-for-families>
- <https://www.heart.org/en/healthy-living/healthy-lifestyle/mental-health-and-wellbeing/6-simple-steps-for-the-whole-family-to-be-heart-healthy>
- <https://www.eehealth.org/blog/2020/01/family-health/>
- <https://www.fmi.org/family-meals/our-mission/supporting-research>
- <https://www.courant.com/coronavirus/hc-news-coronavirus-covid-delayed-care-20220223-dqe5uenafzc4xc3o3gr5cbjutm-story.html>
- <https://www.axios.com/teens-and-adults-missed-37-million-vaccinations-during-covid-a61bd6f5-65ec-4df2-a8da-12d212fc305d.html>
- <https://www.healthpartners.com/blog/covid-19-concerns-dont-let-them-delay-important-health-care/>
- <https://content.naic.org/article/consumer-insight-understand-your-prescription-benefits>
- <https://www.bcbasil.com/retail/learn-about-pharmacy-benefits>
- <https://www.ehealthinsurance.com/resources/affordable-care-act/need-know-prescription-drug-costs-coverage>
- <https://www.commonwealthfund.org/publications/explainer/2019/apr/pharmacy-benefit-managers-and-their-role-drug-spending#:~:text=Pharmacy%20benefit%20managers%2C%20or%20PBMs,large%20employers%2C%20and%20other%20payers>
- <https://www.sophe.org/focus-areas/chronic-conditions/may-national-stroke-awareness-month/>
- <https://blog.aghires.com/awesome-apricot-facts/>
- <https://factslegend.org/20-apricot-facts-you-should-know/>
- <https://wearechefs.com/how-to-choose-store-and-use-apricots-plus-4-interesting-facts-about-them/>
- <https://www.tasteofhome.com/recipes/southern-green-beans-with-apricots/>