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**Cool tool of the month:
How stressed are you?**

**A health and wellness newsletter
from UnitedHealthcare**
volume 3, number 6



connection

**!Please read if you are a State Health Benefit
Plan Definity HRA Member!**

Mid-Year Hires

Members who enroll in Definity mid-year will receive a prorated Health Reimbursement Account (HRA). Proration is calculated on a monthly basis. For example, if a medical plan year begins in January and a new employee's coverage is effective in July (six months into the medical plan year), he or she will receive 6/12ths, or 50%, of the HRA for the remaining plan year. Please note that the deductible and out-of-pocket maximum is not prorated.



Eating a low-fat, low-sugar diet with plenty of fruits and vegetables can boost your physical and mental health as well.

Managing stress: A daily routine

Sources of stress are everywhere — including worries about finances, jobs, relationships or the future. No matter what causes the stress, the results are much the same. Stress can weaken the body's immune system, increasing susceptibility to illness. It also may worsen or contribute to some health conditions.

These tips may help you cope:

Breathe deeply. Take a slow, deep breath, hold it for five seconds, and then slowly exhale. As you exhale, feel the stress flow out of your body.

Take a mental health break. Devote some time each day to something you'd like to do, such as reading or taking a walk — even 10 to 30 minutes can make a difference.

Be good to your body. Regular exercise can help direct your attention away from daily stress and may contribute to a feeling of mental well-being. Eating a low-fat, low-sugar diet with plenty of fruits and vegetables can boost your physical and mental health as well.

Claim Problems? Take Action!

If you receive a bill and the amount owed for the service is covered under your medical plan, there are steps you can take. Sign onto myuhc.com or call the customer service number on the back of your ID card to verify the claim was received.

- If the claim was received, check the reason for the denial code on the health statement on myuhc.com or contact customer service.
- If the claim was NOT received, ask the provider to resubmit the claim.
- If the claim was rejected due to incorrect coding, ask the provider to resubmit the claim with correct coding.

How Stress Affects Your Health

You know when you're stressed. Your heart beats faster, your muscles tense, your stomach gets tied in knots. But the effects of stress don't stop there. Stress could be affecting your health in ways you haven't even considered. Chronic stress is a vise gripping your body. It's only natural that your body is going to react.

Unrelenting stress can increase your risk of obesity, depression, anxiety disorders, sleeplessness, digestive complaints and heart problems.

Here's how:

- **Digestion**

You may have a stomachache right before a presentation at work or you may have one that lingers every day. Stress hormones slow the release of stomach acid and interfere with how well the stomach can empty itself. These same hormones cause the colon to work faster and may lead to diarrhea.

- **Immune system**

Study after study has shown chronic stress can make you more vulnerable to colds and infections. Normally, your immune system responds to infections by releasing chemicals in the body that cause inflammation. This is part of the healing process. Cortisol, the stress hormone, is produced to turn off this system when you are better. However, because it is elevated during times of stress, cortisol keeps your immune system suppressed and makes you more vulnerable to colds and infections.

- **Cardiovascular system**

High levels of cortisol can raise your heart rate and your blood pressure. Cortisol can also have an affect on your cholesterol levels. This, in turn, increases your risk for heart attacks and strokes.

- **Weight**

Cortisol stimulates fat and carbohydrate metabolism, which boosts your appetite. Cortisol can also affect where on your body you put on weight. If you have high levels of stress, you are more likely to put on weight in your abdominal area, which puts you at higher risk for heart disease and diabetes than people with pear shapes.

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■ **Mental health**

The constant flood of stress hormones puts you in a constant state of anxiety, worry and helplessness. This eventually may set you up for depression and anxiety disorders, especially when they run in the family. Some people are just more sensitive to stress than others. Also, because your body is in a heightened state of arousal, you will probably have trouble sleeping.

■ **Insomnia**

If you've had plenty of nights where you stare at the clock and wake up groggy, depression could be partly to blame, since one of its symptoms is insomnia. Stress keeps your brain active, too, so it's likely that constant stress will keep you up.

So now what? Your best defense is to de-stress.

Here are some ideas:

- Pay attention to your body. Are you clenching your jaw, knitting your eyebrows, tensing your stomach muscles? Those are the cues your body is giving you that you are stressed. Concentrate on relaxing each of these areas.
- Exercise. This is an excellent stress buster and releases endorphins, the body's natural painkillers. It also lowers blood pressure.
- Listen to music to help unwind.
- Call a friend for a chat or to set up a lunch.
- Practice deep breathing.
- Get lost in a good book.



Practice deep breathing.

Makeover my Recipe

Tuna Noodle Casserole

You don't have to give up your favorite comfort foods, just substitute a few ingredients to cut back on calories. Using skim milk instead of whole milk, low-fat cream of mushroom soup instead of the whole fat variety, and bread crumbs instead of potato chips reduces calories in this favorite dish by 25%.

Makes 6 servings



Have a recipe that needs a makeover? Send your recipe to HealthyGA@uhc.com

Original	➔	Makeover
6 oz of egg noodles		6 oz wide or regular whole wheat noodles
1 10 oz can of cream of mushroom soup		1 10 oz can of low-fat cream of mushroom soup
1 cup of milk		1/3 cup of skim milk
1 6 oz can of water packed tuna		1 6 oz can of water packed tuna
1 cup of frozen peas		1 cup of frozen peas
1 cup potato chips, crushed		1 cup of dried bread crumbs
Salt and pepper to taste		Salt and pepper to taste
357 calories per cup serving	➔	270 calories per serving

- Preheat oven to 350 degrees F. Cook noodles in boiling water until *al dente* (cooked until firm but not completely soft) according to package instructions, drain and set aside.
- Meanwhile, combine mushroom soup, milk, tuna and peas in a large bowl. Stir the noodles into the tuna and pour into a nonstick casserole dish.
- Sprinkle with bread crumbs and bake until golden brown and bubbly, about 30 minutes.

Source: National Institutes of Health

Cool Tool of the Month: How Stressed Are You?

Take our online Stress Quiz to find out about your stress level and receive helpful tips on how to better cope. To access, log on to myuhc.com, select the 'Health & Wellness' tab, then click on 'Cool Tools' and scroll down to 'Quizzes.'

Fact is, stressful situations are a part of life. But how you respond to stress and how it affects your health is all within your hands. Take this quiz to find out how well you manage stress. Answer the following questions as you would typically react in each of the situations listed below, then click *Done*. Don't worry; there are no right or wrong answers.

1. Do you try to do as much as possible in the least amount of time?
 Always Frequently Sometimes
 Never
2. Do you become impatient with delays or interruptions?
 Always Frequently Sometimes
 Never
3. Do you always have to win at games to enjoy yourself?
 Always Frequently Sometimes
 Never
4. Do you find yourself speeding up the car in order to beat a red light?
 Always Frequently Sometimes
 Never
5. Are you unlikely to ask for help with a problem?
 Always Frequently Sometimes
 Never

FREE Resource

Finances and money concerns are a common cause of stress. Feeling strapped? Don't know what to do? The National Foundation for Credit Counseling (NFCC) can help you find a counselor in your community. Visit the NFCC web site to view helpful information, debt calculators, financial quizzes and more. For free and affordable confidential advice through a reputable NFCC members, call 1-800-388-2227 or visit www.nfcc.org.

Did you know?

Coming home to Spot or Fluffy at the end of a hard day does more than just make you feel loved...it's actually good for your health. Studies show that pets can lower your blood pressure, cholesterol and triglyceride levels. They also give you opportunities to socialize, exercise and spend time outdoors. Pets reduce stress and improve your emotional health.

Please visit
www.dch.georgia.gov/shbp_plans
 to view current issues of this publication.

Important contact information

Where to go when you want information

myuhc.com Personalized tools, information and answers for managing your health care. Log on anytime 24/7 to get important benefit, claim and health information on the Internet when it is convenient for you!

www.liveandworkwell.com An informative Web site with a behavioral health clinician directory, comprehensive health articles and tools, and more.

NurseLine Services: 866-696-5846. Talk to a Registered Nurse 24 hours, seven days a week and access thousands of topics in the Health Information Library.

Care CoordinationSM Refer to the customer service phone number on the back of your ID card.

Definity HRA: 800-396-6515

PPO/Indemnity: 877-246-4189

Choice HMO: 866-527-9599

High-Deductible Health Plan: 877-246-4195

Retirees: 877-246-4190

For any claims or benefit-related questions or issues, please call the customer service number on the back of your card.

Address updates

You could be missing out on important mailings.

For active employees, please complete and submit a Dependent/Miscellaneous Update form that is available online at **www.dch.georgia.gov/shbp_plans**. Forms should be completed and returned to your payroll location benefit manager.

For retired employees, please submit the following information:

- Name
- Subscriber number from your UnitedHealthcare ID card or Social Security number
 - Current address
 - New address
- Telephone number
- Signature authorizing the address change

Retirees mail to:

State Health Benefit Plan
 P.O. Box 38342
 Atlanta, GA 30334

The Connection will be made available monthly at the myuhc.com site (www.myuhc.com/groups/gdch) and at www.dch.georgia.gov/shbp_plans to all State employees who are members of the UnitedHealthcare State of Georgia Health Benefit Plan.

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Insurance coverage provided by or through United HealthCare Insurance Company. Health Plan coverage provided by or through United HealthCare of Georgia, Inc.

