













Go online. Register for online services to take advantage of all our online resources for members.

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About this magazine

"Healthy You" magazine is published as an educational resource for UMR members and to provide information about tools and resources available from UMR as a part of our member online services.

Available features and benefits are dependent on the products and features included in the employer's plan design.

Not all members will have access to all features shown.

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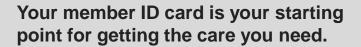
All information and links were accurate and functional at the time of publication. However, because this electronic publication contains links to third-party sites, information can change and become unavailable.

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GETTING CARE

What you need to know and where to go



Finding a provider

On the back of your member ID card, you'll find your PPO network contact number and your pharmacy contact (if applicable).



You can also find a provider near you by visiting our Web site at www.umr.com.



IMPORTANT: If you are severely ill and/or this is an emergency, call 911.

Not sure where to go?

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider.

Explore the following information to help you decide the appropriate setting for your care.





GETTING CARE

What you need to know and where to go



Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies.

When to go:

- Colds or flu
- Vaccinations or screenings
- Sinus infections
- Allergies
- Minor sprains, burns or rashes
- Headaches or sore throats

Wait time to expect

15 minutes or less (on average)

Cost

\$20-\$89 (approximate cost per service for non-employer sponsored facilities)

Urgent care

Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends.

When to go:

- Sprains and strains
- Mild asthma attacks
- Sore throats
- Minor broken bones or cuts
- Minor sprains, burns or rashes
- Minor infections or rashes
- Earaches

Wait time to expect

20-30 minutes (approximate wait time)

Cost

\$156 average cost (for nonemployer sponsored facilities)

Note: Costs may vary based on your plan. Costs shown represent national averages.

GETTING CARE

What you need to know and where to go



Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions.

When to go:

- Preventive services and vaccinations
- Medical problems or symptoms that are not an immediate, serious threat to your health or life

Wait time to expect

1 week or more (approximate wait time for an appointment)

Cost

\$166 average cost

Emergency room

Visit the ER only if you are badly hurt. If you are not seriously ill or hurt, you could wait hours and your health plan may not cover non-emergency ER visits.

When to go:

- Sudden change in vision
- Sudden weakness or trouble talking
- Large open wounds
- Difficulty breathing
- Severe head injury
- Heavy bleeding
- Spinal injuries
- Chest pain
- Major burns
- Major broken bone

Wait time to expect

3-12 hours (approximate wait time for non-critical cases)

Cost

\$570 average cost

ONLINE TOOLS

Information at your fingertips

Register today for online services!



What you can do

- Find a provider
- Look up claims & benefits
- View, print or fax your ID card
- Visit the health center

Useful tools

- Symptom checker
- Drug lookup
- Health education library
- Health cost estimator



UMR/UnitedHealthcare Responds to Ebola Concerns

As you may have heard from recent news reports, the U.S. Centers for Disease Control and Prevention (CDC) recently confirmed the first two cases of Ebola Virus Disease (Ebola), diagnosed at a hospital in Dallas, Texas. The health and wellbeing of our members is a top priority. In addition, the safety of those who deliver care — physicians, clinicians and nurses — are also a key concern. UMR/UnitedHealthcare's clinical leadership is engaged with key health authorities, providers and others to closely monitor this evolving situation and support the needs of the people we serve.

Following CDC guidance

As with any public health issue, UMR/UnitedHealthcare will work with and follow all guidance and protocols issued by the CDC, state and local public health departments in supporting our members' needs. Currently, there is no FDA-approved vaccine or medication specific to Ebola. Recovery from Ebola depends on early intervention, good supportive care and the patient's immune response. At this time, testing for Ebola can only be done at the direction of and in direct consultation with state and public health departments and the CDC.

HEALTH NEWS

Important health news

Although the chances are very low, if a UMR/UnitedHealthcare member tests positive for the disease, and we are made aware, we will work with the member's medical team and public health authorities to help facilitate access to appropriate care. Diagnostic testing and associated care will be covered in accordance with the terms of your health plan. As you know, this situation is evolving and should there be any significant changes, we will update you accordingly.

For more information

UMR/UnitedHealthcare is providing the following resources and tools to help you stay informed: Visit the CDC Ebola Information page to learn more about the disease, FAQs and the latest CDC guidance and protocols. For members with UMR's 24 hour NurseLine: nurses will be able to answer clinical questions or concerns regarding Ebola, based on current CDC guidance. Members who plan to travel to West Africa are asked to visit the U.S. State Department Web site for the latest travel advisories.

Additional health links

MedlinePlus — A service of the National Library of Medicine and the National Institutes of Health.



Visit ready.gov

to build a kit to help your family prepare for disasters.

Learn about:

- Basic disaster supplies
- · How to maintain your kit
- · Where to store your kit
- Emergency food supplies
- · Car safety in inclement weather
- Managing water supplies



Holiday recipes and more from UHC TV

"Healthified" recipes from our favorite Chef Daniel Green and Source4Women®:

Appetizers

Spinach and artichoke dip Bittersweet chocolate fruit dip Carrot hummus Cinnamon sugar pita chips

Salads

Apple walnut spinach salad Chick pea and feta salad Crunchy guinoa almond cranberry salad

Sweet pear and celery salad

Side dishes

Fresh peas with mint Grilled corn confetti slaw Chilled lemon asparagus with pecans Baked broccoli with cheese Roasted butternut squash Spinach squares



HEALTHY LIVING Eat healthy. Live well.

Holiday recipes and more from UHC TV

Entrées

Apple-cider roasted pork tenderloin
Apricot stuffed grilled pork tenderloin
Grilled tuscan chicken

Deserts

Bittersweet chocolate cake with berries
Blueberry lemon tart
Chocolate lovers brownies
Pumpkin angel food cake with creamy ginger filling
Triple chocolate pie

Beverages

Sparkling fruit punch

HEALTHY LIVING Eat healthy. Live well.

Holiday recipes and more from UHC TV

Search our healthy recipes index



Get Chef Daniels' recipe for "healthified" pumpkin pie







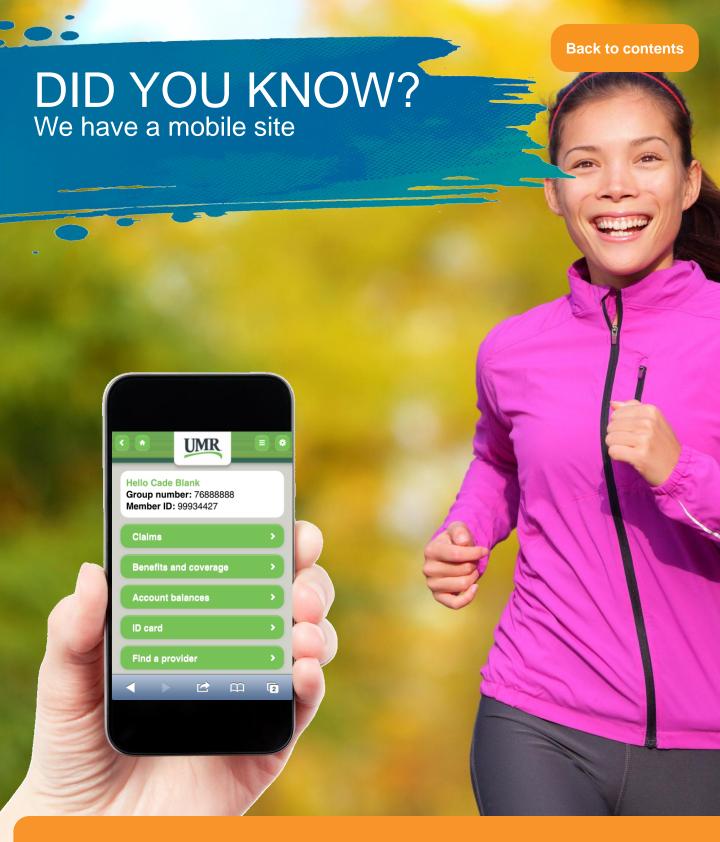
Worried about eating too much during the holiday season?

Want to limit the sweets you and your family consume? Try these easy tips to enjoy holiday eating without all the guilt!

- 1 Make time for regular, healthy meals so you and your family don't get too hungry and munch on sweet treats.
- 2 Focus on friends at holiday gatherings, rather than food.
- 3 Keep healthy snacks handy like cut up fresh fruit and vegetables.
- Try a snack mix of low-sugar cereals (select ones with different grains and shapes) along with raisins, mini-pretzels and sunflower seeds.
- Make healthy snacks fun: serve them in muffin liners or wrap them in colorful plastic wrap tied with a holiday ribbon.
- Boycott the butter toss and bake vegetables in light vinaigrette instead; use fat-free broth to cream mashed potatoes or instead of oil to sauté onions and celery.
- Have a healthy snack before a big holiday party to take the edge off your hunger; try a cup of hot soup or half a sandwich.

HEALTHY LIVING Eat healthy. Live well.

- B Decide in advance what foods to eat if you're going out; eat small portions of items that are real holiday favorites and pass on the rest.
- Replace one-third of the fat in your holiday baking with applesauce to cut calories.
- Instead of making sugar cookies with your children, roll out bread dough very thinly (you can use the frozen kind to save time), cut with cookie cutters, sprinkle lightly with cinnamon and sugar, let rise and then bake for a tasty treat that's lower in fat and sugar.
- Forget baking fat-filled pies try something totally different like fat-free angel food cake with chocolate sauce and raspberries on top.
- Watch your alcohol intake at parties alcohol really adds to the calories you consume and also boosts your appetite.



On the go? Visit umr.com on your mobile device.

ONLINE TOOLS

Health apps we love



Challenge yourself and your friends to better health! Getting healthier can be a challenge. Let OptumizeMe help make it fun. With OptumizeMe, you can challenge friends, family, co-workers and even total strangers to contests designed to help everyone get healthy.

Who can walk the most steps? Who can be first to run 100 miles? Who can eat 6 servings of vegetables a day? You can create your own health challenges based on your personal interests or you can pick from our list of existing health challenges. You can even join others' challenges and then the fun really begins! OptumizeMe is an app that is built around the power of social networking.

You can invite friends, family or the entire state to be a part of your challenge. You can motivate your teammates or you can trash talk your opponents. You can post your progress to Facebook. You can make it high stakes by rewarding the winner with whatever prize you think would make the challenge worth winning. Best of all, you can make it fun. When challenges become fun, goals become realities. That's what healthy is all about.





Get the app:OptumizeMe app



ONLINE TOOLS

Health apps we love



SmartPatient

Get the most from your doctor visit. SmartPatient, from UnitedHealthcare, is the app that helps you manage your health. You can track your health numbers, appointments, and doctor's orders. You can also find checklists of important questions for your doctor, video tips from Dr. Oz, and Smart Patient videos.

Download the SmartPatient app



Other helpful apps

Ask Karen

From the U.S. Department of Agriculture Ask Karen and get answers to your food safety questions while at the grocery store, farmers market, in your kitchen, or while at your barbecue grill.

SaferCar

From the National Highway Traffic Safety Administration

NHTSA's SaferCar app provides important information and functions that will help you make informed safety decisions involving your vehicle.

HEALTHY LIVING

The Great American Smokeout

November 20th

The Great American Smokeout

Tobacco is the single largest cause of disease and premature death in the United States.

Consider quitting for good on November 20th!



Watch video

Download a guide Guide to quitting smoking

from the American Cancer Society

HEALTHY LIVING

E-Cigarettes: protecting your kids

Did you know?

E-cigarettes pose a particular threat to small children from accidental ingestion of nicotine solution?

Figures released earlier this year by the U.S. Centers for Disease Control and Prevention show a "massive rise" in calls to poison centers about accidental swallowing of liquid nicotine from e-cigarette refill cartridges with more than half of those calls involving children under the age of five.

"The exploratory nature of young children and the attractive packaging of refills is a dangerous combination likely to lead to a growing incidence of accidental exposure to concentrated nicotine solution," wrote Dr. Sanjay Gupta, of Good Hope Hospital in Birmingham, and colleagues.

Parents and caregivers should ensure that e-cigarettes are kept out of the reach of children.



CHRONIC CONDITIONS Take action to improve your health





November is Diabetes Awareness month



Find out how people just like you are making a change in managing Diabetes



Gloria's Story

3:16



Roxanne's Story
★★★★
3:45



Terry's Story

★★★★

3:40



Saul's Story ★★★★ 4:51



CHRONIC CONDITIONS Take action to improve your health



American Diabetes Association

Keep on Track with Diabetes

Carbohydrate Counting for **Diabetes Management**

Eating Out Can Be Fun and Easy Even with Diabetes

What is the A1c test?



Lung health resources

Build Your Defense Against Respiratory Infections

American Lung Association

National Heart, Lung, and Blood Institute

Asthma and Allergy Foundation of America



Mental health resources

Tips for Managing Stress

Depression Self-Assessment

National Alliance on Mental Health



Cancer resources

American Cancer Society

Cancer resources and information

From the Department of Health and Human Services

Colonoscopy: The Gold Standard for Cancer Screening





Heart health resources

By getting physical and being active for 30 minutes a day, you can reduce your risk and help build a strong and healthy heart. Follow these steps to reduce your risk:

1. Calculate your risk

Calculate Your 10-Year Risk of Heart Attack

2. Get your life assessment with My Life Check from The American Heart Association

Take the Assessment

3. Eat healthy and watch your weight

Heart Healthy Recipes





Are you at risk for a heart attack? Calculate your risk.

Heart Attack Risk Calculator

from The American College of Cardiology and The American Heart Association



Step by step

Are you ready to make a change? Making a decision to improve your overall health and wellness is the first step — and we know you can do it! Follow our simple three-step process to get started.





Talk to your doctor



Walk for health

HEALTHY LIVING Fitness tools

Learn more

Walk for Health Monthly Walking Log

Top 10 Reasons to Take the Stairs

SuperTracker from USDA.gov

Get moving!

It doesn't matter if you choose to walk, ride a bike, play tennis or jump rope. What matters is that you are moving. Regular exercise helps you manage your weight, improves your mood and energy levels, helps you sleep better and it's just plain fun. So let's get moving!

Important: Always check with your provider before starting any new fitness/exercise program.



Involve family friends and your community

Everyone needs regular exercise. What could be more fun than to set aside some time every day for fitness with friends and family? Take it to the park, get outdoors, dive in! Your relationships will benefit, and so will your health.

Does your community struggle with obesity? Do you live in a rural area or inner city? Fitness opportunities are everywhere. Use these tools to get your whole community on the move!



HEALTHY LIVING Women's health

Did you know?

The National Breast Cancer Foundation offers these helpful resources:

Early Detection Plan™ (EDP) enables you to be proactive about your health by reminding you to perform routine breast self-exams and to schedule clinical breast exams and mammograms, depending on your age and health history.

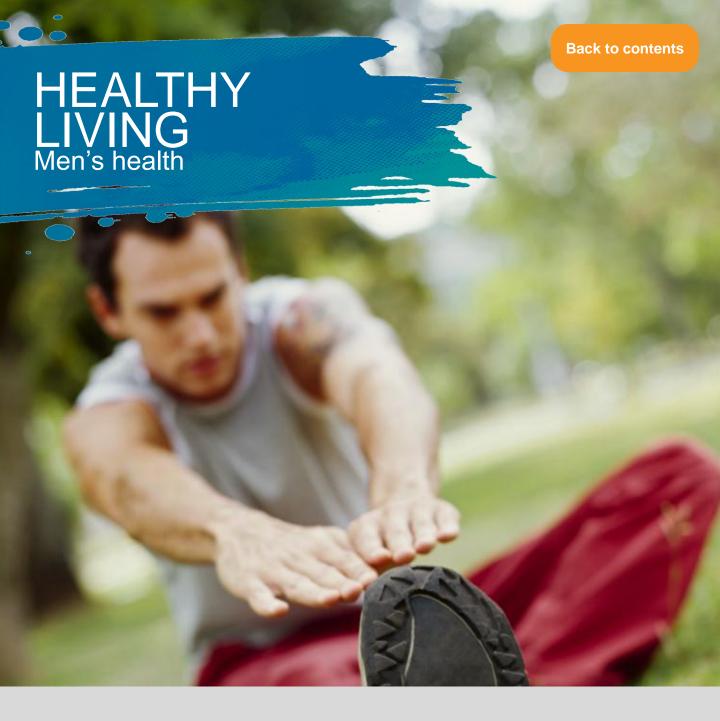
Beyond The Shock® is a free, comprehensive, online guide to understanding breast cancer. It is a resource for women who have been diagnosed with breast cancer, a place for loved ones to gain a better understanding of the disease, and a tool for doctors to share information.

Resources from UMR:

Have you had your mammogram?

Watch now:





Take control

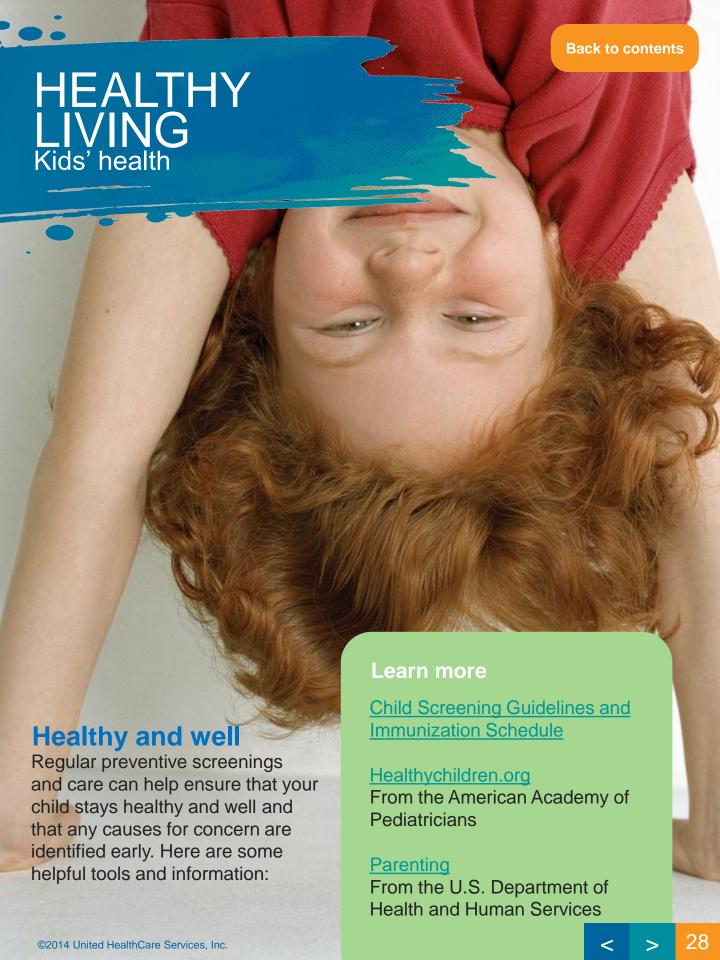
Take control of your health today.
Regular preventive care screenings
can ensure that you understand your
risk factors for chronic conditions and
can take steps to improve your
health.

Learn more

Essential Screening Tests for Men

Adult Screenings and Immunization Guidelines

Men's Health





Did you know?

As specified by health care reform law, most health plans typically cover preventive services. Explore these helpful links to learn more about

preventive care.





Download the flyer! Preventive Care Services



Resources for life's little accidents





Basic first aid

Do you know how to treat a burn, clean a wound, or help someone if they are choking? Here are some great resources to help you learn more and be better prepared when accidents happen.

App: First Aid

From the American Red Cross

Learn how

Get first aid procedures and information

from MedlinePlus, a service of the U.S. National Library of Medicine and the National Institutes of Health

What to put in your first aid kit

from FEMA, The Federal Emergency Management Agency



EN ESPAÑOL Cómo obtener atención

Recursos

Seleccionar un médico de atención primaria

Médicos de Atención Primaria

Conocer sus números
Conocer sus números

Tomar sus medicamentos

Apéguese a su guión

Mis medicamentos diarios

¿Tiene preguntas? ¿Necesita hablar con alguien en español? El servicio de atención al cliente está disponible en español.

¿No está seguro de lo que significa un término?



