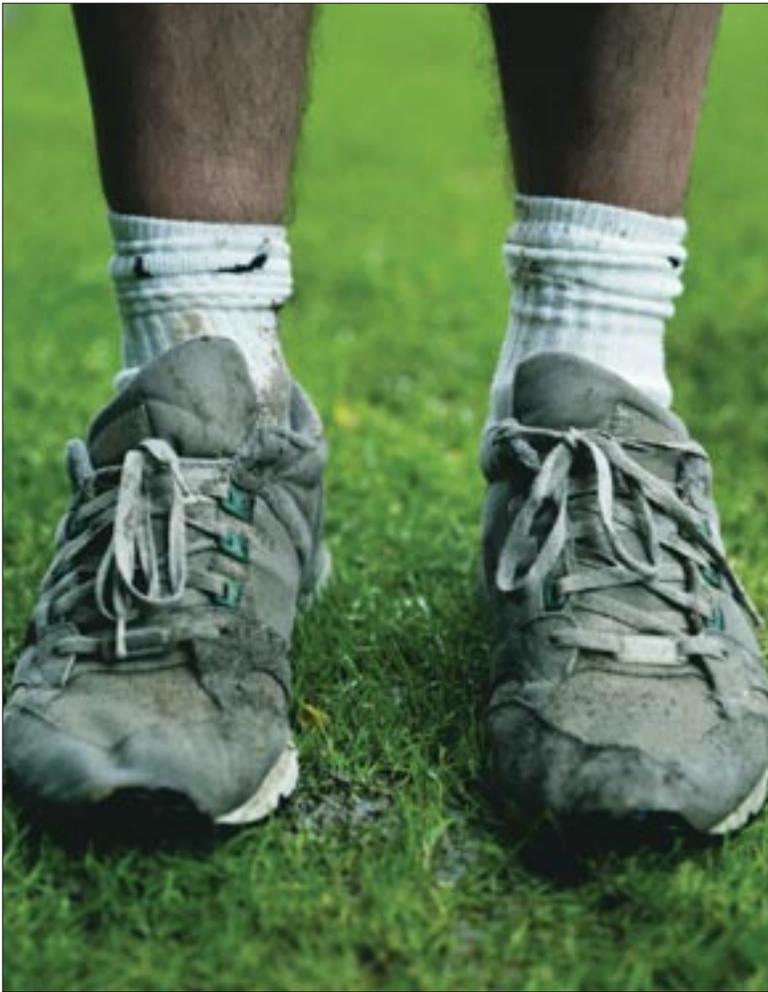




# Taking Care<sup>®</sup>

SUMMER 2002

HEALTH INFORMATION YOU CAN COUNT ON



FPS

## Need New Athletic Shoes?

**Running Through the Options, Page 6**

Not sure how to select the right shoe for your activity? Our tips can help.

## In This Issue



Tony Stone

### Living With Lupus

Women are approximately eight times more likely than men to develop lupus. Learn more about this often-mysterious disease, **Page 8.**

### Cool Summer Drinks

Try these simple, nutritious drinks to help you stay refreshed all summer long, **Page 9.**

### Weekend Warrior Syndrome

Find out how to avoid injury when you head out for your weekend activities, **Page 10.**

## TRICARE Program Enhancement Update

Significant TRICARE program enhancements have been implemented as a result of the National Defense Authorization Act, which was signed into law on Oct. 30, 2000. Please see the following chart for an update of recent TRICARE enhancements.

Provision	Summary
TRICARE Prime Remote for Active Duty Family Members (TPRADFM)	Allows TRICARE Prime-like benefits for family members of active duty service members located in designated TRICARE Prime Remote areas. Benefit includes Point of Service cost sharing, outpatient deductibles, pharmacy, PCM referrals and prior authorizations for specialty care. Expected implementation date 9/1/02.
TRICARE Prime travel expense reimbursement	TRICARE Prime entitlement to reasonable reimbursement for travel expenses incurred as a result of a primary care manager referral to a specialty care provider located more than 100 miles from the PCM's location. Effective 10/30/00.
Catastrophic Cap reduction	Reduction of the TRICARE military retiree fiscal year catastrophic cap from \$7,500 to \$3,000. Effective 10/1/00.
Coverage of school physicals	Allows coverage for physical exams that are required for school enrollment for beneficiaries ages 5 through 11. Effective 10/30/00.
TRICARE For Life (TFL)	Medicare-eligible uniformed services retirees, their dependent family members and survivors, ages 65 and older who are enrolled in Medicare Part B, are entitled to TRICARE as their secondary payer for Medicare and TRICARE covered services. TRICARE is third payer when other health insurance exists. Certain eligibility requirements apply. Effective 10/1/00.
Interim Waived Charges for TRICARE Prime Remote (TPR) ADFMs	Allows copayment, cost share and deductible waivers for TRICARE Prime Remote family members on an interim basis until the TRICARE Prime Remote Active Duty Family Member program is implemented. The active duty family member must reside in the same TRICARE Prime Remote zip code as the active duty service member. Effective 10/30/00.
TRICARE Senior Pharmacy Program (TSRx) and Pharmacy copay changes	<u>TRICARE Senior Pharmacy:</u> Medicare-eligible uniformed services retirees, their dependent family members and survivors, ages 65 and older, are entitled to pharmacy benefits with access to military treatment facilities, National Mail Order Pharmacy, and network and non-network pharmacies. Certain eligibility requirements apply. Effective 4/1/01. <u>Pharmacy Copayment Changes:</u> Universal copayment structure changes affect all other TRICARE beneficiaries. Effective 4/1/01.
Medal of Honor (MOH) benefits	Allows medical benefits for Medal of Honor recipients and their dependents as if they were entitled to retired pay. Effective 10/30/00.
Benefits extension for survivors of deceased active duty members	Allows a two-year eligibility extension (total three years eligibility) of medical benefits at active duty dependent rates. Retroactive to 10/30/97.
Copayment waivers for active duty family members enrolled in TRICARE Prime	Allows copayment waivers for outpatient/inpatient services from civilian providers for active duty family members enrolled in Prime; excludes prescription and Point of Service charges. Effective 10/1/00.

## Taking Care

The award-winning newsletter readers have been enjoying for 24 years.

SUMMER 2002

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### Humana Military Healthcare Services, Inc.

500 West Main Street  
P.O. Box 35579  
Louisville, KY 40232-5579

Visit Humana Military Healthcare Services on the  
World Wide Web at [www.humana-military.com](http://www.humana-military.com).

*Taking Care* is dedicated to helping people become better consumers of health care. However, you should not rely on it to replace necessary medical consultations to meet your individual health care needs. Not all treatments mentioned in *Taking Care* are covered by your health plan. Please check with your health plan regarding coverage of services.

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All questions are answered by Phyllis D. Cross, M.D., M.P.H., and Robert Harmon, M.D., M.P.H., in conjunction with *Taking Care's* Medical Advisory Board and medical contributors.

### Generic Medications

**Q** Are generic medications really as good as brand-name drugs? What's the difference?

Generics are just as safe and effective as brand-name drugs. In fact, the U.S. Food and Drug Administration (FDA) requires that generic versions match the quality, strength and purity of their brand-name counterparts. The advantage of generics is that they often are less expensive.

When a new brand-name drug is developed, its manufacturer applies for a patent. This gives the company the sole right to sell the drug for a certain number of years. When the patent expires, other manufacturers can sell generic versions of the medication.

A generic version of a drug has the same *active* ingredient as its brand-name counterpart. The term "active ingredient" refers to the substance in the medication that treats a certain illness or condition. Generics may have different *inactive* ingredients, however. These fillers, binders, flavors and coloring agents can alter the medication's look, feel, smell or taste.

Generic drugs go through testing to make sure these various inactive ingredients don't reduce the medication's effectiveness. But, they may cause side effects or reactions in some people. Ask your doctor or pharmacist if generics are a good option for you. He or she also can tell you if there are generic versions of any medications you're taking.



### Toxoplasmosis

**Q** I'm pregnant and I own a cat. Should I be worried about toxoplasmosis?

*Toxoplasmosis* is a parasitic infection that can be passed to your unborn baby. Infants infected before birth can suffer serious physical and psychological problems.

Cats often acquire toxoplasmosis when they eat infected rodents or birds. The infection then can be passed to you through contact with their feces. You also can be exposed to the parasite through soil or infected raw meat.

To reduce your risk, have someone else empty or clean your cat's litter box. This should be done every day. Avoid children's sandboxes, too, because cats often use them as litter boxes. To minimize contact with soil, wear gloves when gardening. Also, be sure to wash fruits and vegetables before you eat them. Cook all meat thoroughly—to an internal temperature of 160° F. And, clean all utensils

and cooking surfaces with soap and warm water. Wash your hands often.

If you think you may have been exposed to toxoplasmosis, talk with your doctor right away. He or she can do some blood tests to make a diagnosis. Medications are available to help reduce the harmful effects of the infection.

For more information, call the March of Dimes toll-free at (888) MODIMES or visit [www.modimes.org](http://www.modimes.org).

### Full-Body Scans

**Q** I've seen ads for full-body scans. Should I get one of these "virtual physicals"?

Full-body scans use a technology called *computed tomography* (CT). Special X-ray equipment obtains images of your body from different angles, allowing a computer to show a clear cross-section of your tissues and organs.

This comprehensive tool may sound appealing, but the long-term benefits and risks haven't been fully researched. There are no studies that support using them for people without symptoms of a specific disease or condition.

Furthermore, full-body scans can be extremely expensive, and they aren't covered by most health plans. Talk with your doctor about any health concerns you may have. This valuable partnership is a much better investment in your health.

**Have a question?** Send it to "The Doctor Is In," 8201 Greensboro Drive, Suite 500, McLean, VA 22102, fax it to (703) 394-7584 or e-mail us at [tkngcare@uhc.com](mailto:tkngcare@uhc.com). The responses presented in this column contain general information and are not a substitute for professional health care. We are unable to respond to all questions sent to us.



# Working Together and Making It Work

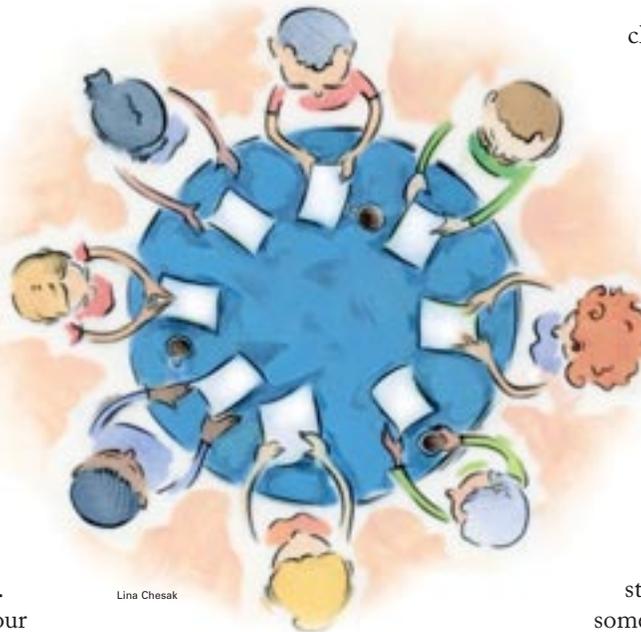
Chances are, your co-workers are more than just people you work with. In many ways, your group may be like a family. You may share experiences and support each other through highs and lows. Making the effort to keep these relationships going smoothly can be the key to everyone's success in the workplace.

"Getting along well with co-workers is important for two reasons," says James Campbell Quick, Ph.D., spokesperson for the American Psychological Association. "Having good, trusting relationships simply makes getting things done easier," he says. Secondly, "these interactions have a significant effect on your health and emotional well-being." So, how do you make the most of your workplace relationships? Take the time to nurture them.

**Attitude is everything.** Your good relationships begin with you. You may find that a positive frame of mind is contagious. You don't need to be best friends with your co-workers, but you may be surprised at how far a smile or a friendly hello takes you. Be professional and courteous when dealing with others. Fairness, patience and respect are key—even if you don't always agree with each other. "Communicate in a nondefensive way," says Dr. Quick. "Be honest, assertive and forthright, and act with integrity."

**Remember the golden rule.** Treat others the way you want to be treated. This is especially true in the workplace—where a range of personalities and work styles come together.

Keep your voice low and your radio down if you work close to others. Make personal calls from a private location during breaks. A little courtesy goes a long way.



Lina Chesak

**Handle problems responsibly.** When conflicts do arise, try to resolve them before they become more complicated. "Don't personalize issues," advises Dr. Quick. "Deal with the substance of the concern at hand, rather than placing blame on any particular person." Talk things through in a calm manner. In many cases, there may just be a misunderstanding. Keep your emotions in check, and cool down a bit if you need to. You may say things you don't really mean in the heat of the moment. In some situations, you may want to seek advice or assistance from a supervisor.

If you encounter a workplace issue that's beyond your control, don't wait until the problem escalates. Many organizations have conflict resolution resources—such as employee assistance programs—for these situations. Your supervisor or human resources department also can help.

**Stay on the high road.** Steer clear of any negativity in your workplace. There always will be people who prefer to focus on what's wrong. Don't get caught up in the rumor mill or "water cooler" gossip. Becoming bogged down by workplace politics may drain your motivation and leave you feeling miserable. Instead, take a constructive approach to problem solving.

**Be open to change.** Today's workplace is an ever-evolving landscape. Changes in organizational structure are bound to bring some challenges. Learn to adapt to shifts in responsibility, and look for new opportunities to grow with your company. You occasionally may need to hone both your work and interpersonal skills to adjust to transitions. Having an open mind and staying flexible really can pay off. ❖

## For More Information



**American Psychological Association.** Call (800) 374-2721 or visit [www.apa.org](http://www.apa.org).



**HealthForums.com Live Event.** Interactive discussion "Workplace Well-Being" on July 10, 2002, from 11:30 a.m. to 12:30 p.m. Central time. Visit [www.healthforums.com](http://www.healthforums.com) and click on "Live Events."

# Drink Up!

Next to oxygen, water is the element most needed for life. It carries food, eliminates wastes, maintains blood volume and helps your body control its temperature. Staying hydrated can help you keep all these processes running smoothly.

## Maintain Your Water Balance

When you lose more fluid than you take in, you become dehydrated. You may be most aware of fluid loss when you sweat during a workout or on a hot day. But, water constantly leaves your body—through your skin, urine and even exhaled breath. You need to replenish this lost water every day.

Many experts recommend that an average person drink at least eight 8-ounce glasses of water a day. But, this number can vary based on:

- **Activity.** Strenuous exercise, particularly in hot or humid weather, increases water loss. Drink plenty of water before, during and after your workouts.
- **Weather.** Heat and humidity can contribute to dehydration. This is especially true if you're not used to this type of weather, such as during a heat wave or when you go on vacation.
- **Age.** Infants, children and older adults are particularly susceptible to dehydration.
- **Health.** Fever, diarrhea and vomiting can cause increased fluid loss. Certain medications also can contribute to dehydration.

## Water, Water Everywhere

"Water is absorbed easily, so it's the best choice if you need to rehydrate quickly," says Tammy Baker, M.S., R.D., spokesperson for the American Dietetic Association.

Water's not your only option, however. Other beverages such as juices and milk can be part of your fluid intake. Go easy on caffeinated beverages and alcohol, though. They act as *diuretics*—substances that

contribute to fluid loss by increasing your urine output.

Some foods also count as fluids. Most fruits and vegetables, for example, contain up to 90 percent water. Many meats and cheeses are about 50 percent water.

Keeping yourself nourished with water may be as simple as drinking liquids throughout the day and eating a well-balanced diet. But, pay attention to your body—and heed its calls for more water when necessary.

## Treating Dehydration

Dehydration can be life-threatening if not addressed promptly. If you're mildly dehydrated, you may have dry lips and feel thirsty or tired. These early indicators encourage you to drink and rest. If you don't, you may experience more severe symptoms such as:

- Very dry mouth or extreme thirst
- Fatigue
- Muscle cramps
- Dry or flushed skin
- Confusion
- Lightheadedness or dizziness

The best way to know if you're well-hydrated is to look at the color of your urine. Dark-yellow urine is a sign that your body is dehydrated and trying to conserve water. Drink enough fluids so that your urine is pale yellow or clear.

If you think you may be severely dehydrated, seek emergency help. Don't try to treat yourself at home—drinking water no longer may be enough to rehydrate you. ❖

## For More Information



**American Dietetic Association.**  
Call (800) 877-1600 or visit  
[www.eatright.org](http://www.eatright.org).

## Need More H<sub>2</sub>O?

Try these tricks to try to help you and your kids stay hydrated:

**Break up your day with frequent water breaks.**

**Keep a bottle of water with you throughout the day.**

**Take a drink every time you walk by a drinking fountain.**

**Incorporate fluids in your meal planning—such as by starting your meals with a cup of soup or eating a piece of fruit for dessert.**

**Help children start a lifetime of healthy hydration habits. Steer them away from caffeinated sodas by offering water in colorful cups with twisty straws.**

# Sneakers: Comfort is their sole purpose.

Shopping for athletic shoes can be overwhelming. There are so many options and guidelines to consider that it can be a workout in itself. But, being prepared beforehand can help you choose the right type of sneakers for your needs.

## What's Your Activity?

"The first thing to consider when shopping for athletic shoes is what you're going to use them for," says Richard Cotton, spokesperson for the American Council on Exercise and chief exercise physiologist for Fitness First Inc. "There are different shoes for specific sports and activities."

All athletic shoes are built to keep your feet comfortable and to help protect them from injury. Different sports place stress on different areas of your feet. If you're involved in a particular sport three or more times a week, you should buy a sneaker specifically designed for that activity.

## What's the Difference?

In general, running and walking shoes are supportive and made for moving in a straight line. Most other types of sneakers allow for side-to-side movement and provide extra

stability. Look for the following features when shopping for athletic shoes:

**Running shoes.** Since they're designed to provide plenty of shock absorption, running shoes are built with a lot of cushioning. Other important features include flexibility, and good control and stability in the heel.

**Walking shoes.** These sneakers are lightweight and have extra shock absorption in the heel. They also should feature a "rocker-sole design" to encourage the natural roll of the foot while walking.

**Aerobics shoes.** Like walking shoes, aerobics sneakers are lightweight. They also provide shock absorption in the sole.

**Tennis shoes.** Since tennis and other racket sports involve a lot of side-to-side movement and shifts in weight, tennis shoes provide stability on both sides of the foot. Other features can vary, depending on what kind of racket sport you're playing, and whether you're on a hard or soft court.

**Cross-trainers.** These sneakers are designed for participation in more than one sport. They combine the flexibility of running shoes with the lateral stability of tennis shoes.

## A Comfortable Fit and Feel

Once you know what type of athletic shoe you're looking for, it's important to find a pair that fits properly. First, consider your foot type. High arches usually need more shock absorption, while low arches require greater support and heel control. If you're not sure about your foot type, shop at a store that specializes in athletic shoes. The experts can help you figure out which sneakers are best for your feet.

The feel of the shoe matters just as much as the fit. Keep in mind, sneakers aren't like other shoes. There's no need to break them in—they should be comfortable the second you put them on. Make sure you move around in them while you're in the store to get a better sense of how they feel. "Mimic the motions you'll be doing in those sneakers,"

## Dealing With Foot Problems

See your doctor if you develop foot or ankle problems. Many problems can be treated with exercises or stretches. Or, your doctor may suggest a different shoe or recommend an over-the-counter device to adjust your shoes' fit.

**Heel cups** can help relieve pain in the heel.

**Arch supports** can help alleviate arch pain.

**Metatarsal pads** can help relieve pain beneath the balls of the toes.



suggests Cotton. “Run in place or try some aerobic moves to make sure the shoes feel comfortable.”

Other helpful tips to remember:

- Try on shoes at the end of the day or after a workout. Your feet tend to swell over the course of the day. Have your feet measured each time you buy shoes.
- Wear the same type of socks you’ll be wearing with the sneakers.
- Allow for about 1/2 inch of space between your largest toe and the front of the shoe.
- The shoes should feel snug—but not too tight—in the heel.
- Don’t rush. Schedule enough time to try on as many pairs of shoes as necessary.
- Choose fit over style. While you may want your feet to look great, don’t make it a top priority.

### **Beware of Gimmicks and Sales**

Buying the trendiest sneakers with the latest technological advances really can put a dent in your wallet. But, if you’re not a professional or competitive athlete, this extra expense may not make sense. A more modestly priced pair may suit your needs just as well.

However, “don’t be swayed by a good deal,” warns Cotton. Just because a pair of shoes is on sale doesn’t mean

you should jump on them. “They may not fit your needs or be right for you,” says Cotton. Consider your budget, but also the fit and feel of the shoes. In the long run, you—and your feet—will be thankful. ❖

### **For More Information**



**American Council on Exercise (ACE).**

Call (800) 825-3636 or visit [www.acefitness.org](http://www.acefitness.org).

**American Orthopaedic Foot and Ankle Society.**

Call (206) 223-1120 or visit [www.aofas.org](http://www.aofas.org).

### **How Long Will They Last?**

If you exercise frequently—especially if you’re running, playing court sports or doing aerobics—you can wear out your sneakers in as little as three to six months. If you’re less active, you generally can wait about one year to buy a new pair.



# Lupus—An Elusive Illness

*Systemic lupus erythematosus*, most commonly called lupus, is a chronic, inflammatory disease. It affects more than 1.4 million Americans—the vast majority of whom are women. Lupus can be mysterious and elusive. Its cause is unknown and the symptoms are often vague and variable. And, there currently is no known cure. All of this can make lupus a frustrating illness to diagnose, treat and live with.

## A Difficult Diagnosis

Many people with lupus endure months or years of symptoms that come and go with no explanation. Fever, weight loss and fatigue are frequent complaints. Achy or swollen joints, skin rashes, anemia, kidney problems and sensitivity to the sun are also common.

“Because many lupus symptoms mimic other illnesses and are sometimes vague, lupus can be difficult to diagnose,” says Robert Lahita, M.D., Ph.D., professor at the New York College of Medicine. There’s no single test to detect the disease. So, making a diagnosis is often a process of elimination. Your doctor must rule out other possible causes of your symptoms. Unfortunately, this can be a long and tedious process.

For this reason, many people react to a lupus diagnosis with an initial sense of relief—glad to finally have a name for what they’ve been going through. But, as you live with the condition you may feel afraid, angry, depressed, confused or powerless. This is because lupus can change over time, and often is unpredictable. There may be weeks or months when

you feel fine, and then you notice you suddenly are more tired, your joints have become achy again or rashes have reappeared. You also may experience symptoms you haven’t had before. These fluctuations can wear you out both physically and emotionally.

## Caring for Yourself

To help control your physical symptoms, work with your doctor to

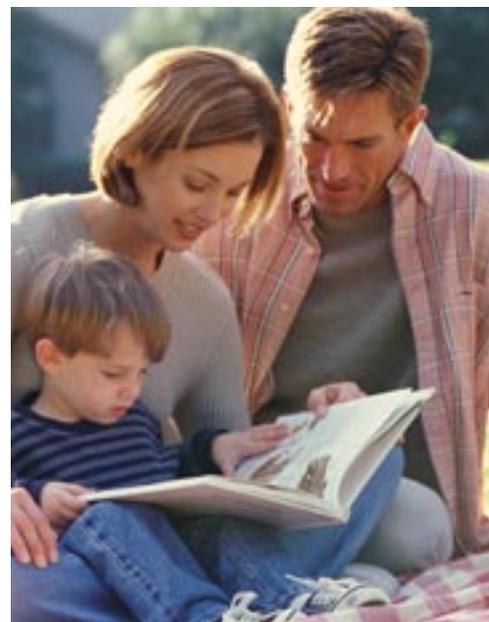
develop a personalized treatment plan. You may need to make lifestyle changes or take prescription medications. These tips also may help keep your

symptoms in check:

- Maintain your physical health. Exercise regularly and don’t smoke.
- Get enough sleep and rest.
- Eat a nutritious diet. Avoid foods that trigger your symptoms.
- Limit your exposure to sunlight and ultraviolet light.
- Talk with your doctor before starting or stopping any medication.

Sometimes, despite your best efforts, your symptoms may flare up. Try not to become discouraged. Accept that this is part of the disease—it’s not your fault. Instead, do your best to cope during this time. If you’re suddenly more tired, you may need to take more frequent naps, for example. Be sure to let your doctor know about any change in your symptoms. He or she may reevaluate your condition and treatment plan.

It’s equally important to develop a strong support network. Having others to rely on when your symptoms become overwhelming can



EyeWire

*Lupus can change over time, and often is unpredictable.*

## Having a family?

Years ago, women with lupus were advised not to have children because of risks to both the mother and unborn child. Today, with proper medical care and frequent monitoring, most women with lupus can safely become pregnant. Talk with your doctor if you have lupus and you’re pregnant or planning to become so.

provide tremendous peace of mind. Reach out to friends and family—help them understand your condition. Ask your doctor about lupus support groups in your area. They may offer additional coping strategies. ❖

## For More Information



**Lupus Foundation of America.**  
Call (800) 558-0121 or visit  
[www.lupus.org](http://www.lupus.org).

**American College of Rheumatology.**  
Call (404) 633-3777 or visit  
[www.rheumatology.org](http://www.rheumatology.org).

# Cool Summer Drinks

Temperatures are heating up, and you probably are looking for ways to cool down. Whether you're relaxing by the pool or tending to the garden, chances are you could use some refreshment. Instead of reaching for sugary soft drinks, why not go for something more nutritious? These ideas may help you keep cool without all the empty calories.

**Try something sparkly.** "There are all kinds of flavored sparkling waters that have no calories," says Kathleen Zelman, spokesperson for the American Dietetic Association. Add a wedge of lemon, lime or orange—or a sprig of fresh mint—for extra zing.

**Juice it up a bit.** "A great thing to do is to take sparkling water or club soda and add fruit juice to it," suggests Zelman. Try orange, cranberry or grapefruit juice, and garnish with a twist of lemon or lime. It's cool, refreshing—and you get a little extra nutrition to boot.

**Jazz up tea or lemonade.** With just a little imagination, these classic summer favorites can take on a whole new twist. Try stirring in pureed berries or a dash of grenadine. Or, float orange slices or melon balls in each glass.

**Don't forget about milk.** "People don't often think of milk as a refreshing summer drink," says Zelman, but it packs a powerful nutritional punch. Throw skim milk, a banana or other fruit, and a handful of ice in the blender. You'll have a healthful shake in just minutes. ❖

## For More Information



**American Dietetic Association.**  
Call (800) 877-1600 or visit  
[www.eatright.org](http://www.eatright.org).

### Pink Grapefruit Sparkle

- 1 cup water**
- 3/4 cup frozen grapefruit juice concentrate, thawed**
- 3/4 cup frozen lemonade concentrate, thawed**
- 3 tbsp grenadine syrup**
- 1 1-liter bottle carbonated water, chilled**
- Ice cubes**

1. In a 2-quart pitcher combine the water, thawed concentrates and grenadine syrup.
2. Stir until combined. Cover and chill.
3. Just before serving, gently stir in the carbonated water. Serve over ice cubes.

Makes eight servings.

Per Serving: Calories—84; Protein—0 g; Carbohydrates—21 g; Fat—0 g; Cholesterol—0 mg; Fiber—1 g; Sodium—32 mg; Vitamin C—53% DV.

### Orangeade

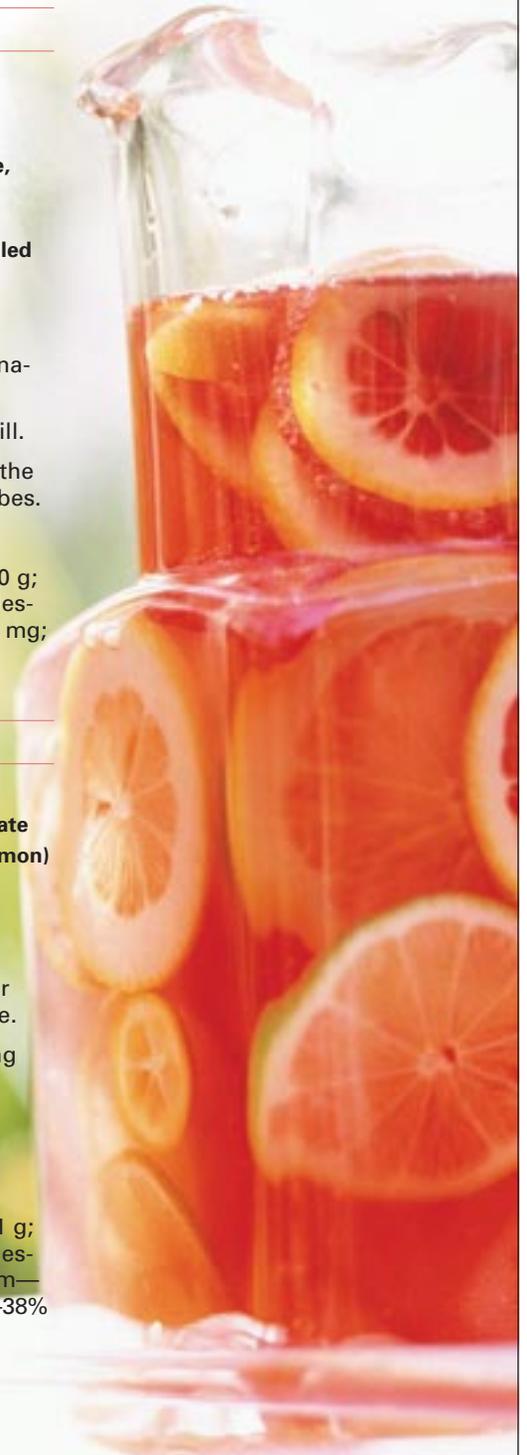
- 1 1/4 cups cold water**
- 3/4 cup frozen orange juice concentrate**
- 1/4 cup lemon juice (about 1 large lemon)**
- 2 tbsp sugar**
- Ice cubes**

1. In a pitcher, stir together the water and thawed orange juice concentrate.
2. Add lemon juice and sugar, stirring until sugar is dissolved.
3. To serve, pour over ice cubes in glasses.

Makes four servings.

Per serving: Calories—96; Protein—1 g; Carbohydrates—24 g; Fat—0 g; Cholesterol—0 g; Dietary fiber—0 g; Sodium—1 mg; Vitamin C—109% DV, Folate—38% DV; Thiamin—12% DV; Potassium—15% DV.

Florida Department of Citrus. These and other recipes are available at [www.floridajuice.com](http://www.floridajuice.com).



Foodpix

# Are You a Weekend Warrior?



Tony Stone

Many of us aren't as active as we used to be—or as we'd like to be. So, we eagerly accept our buddies' invitations to pick-up football games and new kickboxing classes. But, charging ahead full force after weeks, months—or even years—of inactivity can lead to a variety of injuries, including sore muscles, sprains and strains.

"These types of injuries most likely are due to someone doing too much too fast," says Harold Kohl, Ph.D., spokesperson for the American College of Sports Medicine. Try these tips to help keep you injury-free:

**Stay in good shape.** Do some sort of physical activity most days of the week. Even walking 30 minutes a day offers tremendous benefits. Muscles and joints that aren't used most of the time suffer a rude awakening when thrown into a weekend game.

**Stretch—early and often.** Give yourself time to warm up and stretch. Smooth, steady motions are best. Avoid jerking

or bouncing. If you're unsure of which stretches are appropriate for your particular sport, ask your doctor or a fitness expert for suggestions.

**Use proper equipment.**

Consider helmets, shinguards, wrist guards, elbow pads and kneepads. Also, choose proper shoes, socks and clothing for your activity.

**Listen to your body.** If something hurts or you start to feel any discomfort, stop what you're doing. Don't try to push through it—this may cause further injury. "Start slowly," advises Dr. Kohl, "and progressively build toward a goal."

Remember, if you are age 40 or older, have a health condition or have been inactive for a while, talk with your doctor before starting any exercise program. ❖

**For More Information**



**American College of Sports Medicine.** Call (317) 637-9200 or visit [www.acsm.org](http://www.acsm.org).

## Flex Your Mental Muscles

Boost your brain power by unscrambling the following words. (Hint: they all appear in this issue of *Taking Care*.) Then rearrange the circled letters to spell a familiar phrase.

- ECINGER    \_ \_ \_ \_ \_ ● \_ \_ \_ \_ \_
- REATW     \_ \_ ● \_ \_ \_ \_ \_
- RTHSTI    \_ \_ ● \_ \_ \_ \_ ● \_ \_
- TIACEV    \_ \_ \_ \_ \_ ● \_ \_ \_ \_ \_
- EPLOKAWR ● \_ \_ \_ \_ \_ \_ \_ ● \_ \_ \_ \_ \_
- KRSENAE   \_ \_ \_ \_ \_ ● \_ \_ \_ \_ \_

Bonus phrase:  
\_ \_ \_ \_ \_

**Contest Rules:** All *Taking Care* readers are eligible to enter. List your answers, name and address on a postcard and mail to: Contest, 8201 Greensboro Drive, Suite 500, McLean, VA 22102. All entries must be post-marked by July 31, 2002. Ten winners will be drawn at random from all correct entries. All winners will receive a prize.

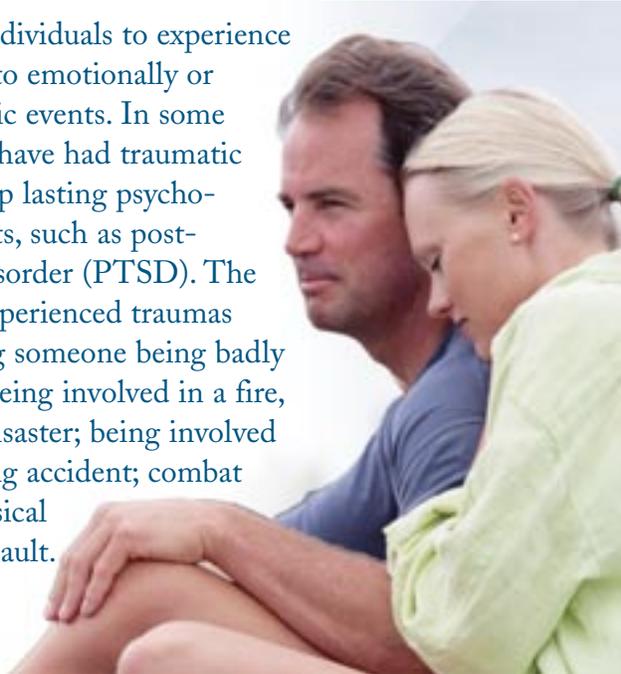
**Send Us Your Puzzle and Win:** Create your own puzzle for *Taking Care*. If we use it, you'll win a prize. Send your puzzle to: Create-a-Puzzle, 8201 Greensboro Drive, Suite 500, McLean, VA 22102.

**Spring 2002 Puzzle Answers:**

- Cyst
  - Asthma
  - Soymilk
  - Panic
  - Folic
  - Snacking
  - Stress
- Answer:** *Taking Care*

# Post-Traumatic Stress Disorder

It's normal for individuals to experience stress reactions to emotionally or physically traumatic events. In some cases, people who have had traumatic experiences develop lasting psychological impairments, such as post-traumatic stress disorder (PTSD). The most frequently experienced traumas include: witnessing someone being badly injured or killed; being involved in a fire, flood, or natural disaster; being involved in a life-threatening accident; combat exposure; and physical or sexual abuse/assault.



Many people experience stressful reactions for days, weeks or even months after the trauma. Usually, these reactions become less severe over time. But, in some cases, the post-traumatic stress may be persistent and psychologically impair a person. There are several signs that indicate a person is suffering from PTSD. These include, but are not limited to:

- re-experiencing the trauma of the event through dreams or flashbacks
- recurrent recollections of a disturbing event
- feelings of emotional numbness
- sleep disturbances

- anxiety or anger
- difficulty concentrating, remembering or making decisions

The entire family is profoundly affected when any member experiences psychological trauma and suffers PTSD. Some traumas are directly experienced by only one family member, but other family members may experience shock, fear, anger, and pain in their own unique ways simply because they care about and are connected to the survivor. Family members may feel hurt, alienated, frustrated or discouraged, and may have a tendency to feel angry or distant toward the survivor. They may find it difficult to discuss personal or

family problems because the survivor becomes controlling, overprotective, or unreasonably anxious and fearful.

Recognizing the signs of PTSD, identifying current ways of coping with severe traumatic stress, and getting help from mental health professionals can help the survivor and his or her family members manage PTSD more effectively. If you are a TRICARE beneficiary and would like additional information on PTSD, you may contact Choice Behavioral Health Partnership at (800) 700-8646 and ask for your local Prevention & Wellness Specialist.

## Accessing Your Mental Health/ Substance Abuse Benefits

Although TRICARE beneficiaries are entitled to eight outpatient mental health appointments without an authorization, it's always a good idea to call Choice Behavioral Health Partnership at (800) 700-8646.

By calling Choice, you can make sure that the provider you've chosen to see is part of the TRICARE network, and that payment is authorized for the services you're seeking. When you call Choice, the beneficiary services representative or health care finder can assist you with your choice of provider and advise you of your benefits under the TRICARE program. If you are a Prime enrollee, and you elect to see a provider outside of the TRICARE network or seek services without prior authorization, you may incur a Point of Service deductible and cost shares. ❖

## Don't Lose Your TRICARE Benefits

Check the expiration date on your military ID card, and make sure you renew it through the base personnel office before it expires. If you fail to renew the card by the expiration date, you will lose your eligibility for TRICARE benefits.

To reinstate an expired card and resume your eligibility for TRICARE benefits, contact your base personnel office. Prime members also should call

HMHS at (800) 444-5445 to reinstate their membership in Prime.

### Is This a New Address?

Whenever you move, remember to update the different systems that affect your TRICARE coverage. Failure to update TRICARE systems can result in misdirected communication, incorrect enrollment information and delayed claims payment.

- Call DEERS at (800) 538-9552, or make the address change online by visiting [www.tricare.osd.mil/DEERSaddress](http://www.tricare.osd.mil/DEERSaddress).
- Update your records at the doctor's office or Military Treatment Facility (MTF).
- Call HMHS at (800) 444-5445 to update your enrollment records.

# Point of Service Option

To receive the full benefit under TRICARE Prime and to ensure continuity of care, Prime members must have their non-emergency health needs directed by their primary care manager and approved by the health care finder. This includes all referrals to specialists, hospitalization or any care required while traveling away from home.

When Prime members do not coordinate their health care through

their primary care manager, they make a choice to exercise the TRICARE Point of Service option. By making that choice, TRICARE Prime members are subject to higher deductibles and cost shares.

TRICARE Prime beneficiaries who are treated for an emergency should notify their primary care manager within 24 hours of their emergency treatment in order to receive the full Prime benefit.

## Point of Service Option Annual Deductibles and Cost Shares

Annual deductible	Individual	\$300
	Family	\$600
Cost share	50% of the TRICARE Maximum Allowable Charge	

*Taking Care*<sup>®</sup>  
SUMMER 2002

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