Dear Colleague:

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When it's More Than Just Heartburn

Personalized Support to Minimize Risk in Pregnancy

Mayo Clinic of Jacksonville

No Longer Part of ASA

Heartburn

Minimize Risk in Pregnancy

Coping Poorly with Stress

Particularly Women—Finds Americans

Stress Survey—Coping Poorly with Economic Downturn

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Overall, nearly half of those surveyed said they are increasingly stressed about their ability to provide for their family’s basic needs. Eight out of 10 said the economy is a significant cause of stress.

Compared with men, more women reported being stressed about money (45 percent vs. 36 percent) by the economy (84 percent vs. 75 percent), job stability (57 percent vs. 55 percent), and health problems affecting their families (76 percent vs. 63 percent).

People also reported increased physical and emotional symptoms of stress, including fatigue, feelings of irritability or anger and lying awake at night. Other symptoms of stress include lack of interest or motivation, finding it hard to concentrate, and problems with appetite and weight.

What's Inside?

Minimize Risk in Pregnancy

For details on AVMA GHLIT plans, including exclusions, limitations, rates, eligibility, and renewal provisions, please call the AVMA GHLIT office at (800) 621-6360. The plans are underwritten by New York Life Insurance Company (New York, NY 10010).

For more details on DEER (diabetes, eye care, and reading), please call the AVMA GHLIT office at (800) 621-6360. The plans are underwritten by New York Life Insurance Company (New York, NY 10010).

See the Light with Vision, Dental Insurance

Carson AVMA members and their staff have until Jan. 31, 2009 to enroll in the AVMA GHLIT dental plan without incurring late entrant penalties.

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Finally, we bring you two new sections, Noteworthy News and To Your Good Health, each briefly discussing notable issues pertaining to your health and healthcare issues worldwide.

Laura C. Beach, M.D.
Chair, AVMA GHLIT

Sincerely,

Dr. Jody Johnson, Director of Member Services, is printed at the bottom of this letter. I encourage you to take advantage of the AVMA GHLIT program.

Trust is just a phone call away. For your convenience, contact information for Dr. Jody Johnson, Director of Member Services, can be reached via phone or email:

800-621-6360  •  877-679-8854  •  785-466-1861 (cell)  •  jody1717@gmail.com

For more information, please call the AVMA Group Health and Life Insurance Trust at (800) 621-6360.

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See the Light with Vision, Dental Insurance

D entists and ophthalmologists are at the forefront of providing support to patients with vision or dental problems. These healthcare professionals are often the first to detect and treat eye or oral health issues, sometimes saving lives or preventing serious complications.

The AVMA Group Health and Life Insurance Trust (GHLIT) is here to help keep your vision and dental health in focus. Through our exclusive plans, you can get the care you need. In fact, through the group purchasing power of AVMA GHLIT, there is no reason not to seek the care you need.

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Americans are feeling the emotional and physical effects of the country’s economic woes. But women are having a much more difficult time than men in coping with financial stress. That’s according to the American Psychological Association’s 2008 “Stress in America” survey.

Overall, nearly half of those surveyed said they are significantly stressed about their ability to provide for their family’s basic needs. Eight out of 10 said the economy is a significant cause of stress. Compared with men, more women reported being stressed about money (85 percent vs. 78 percent), the economy (84 percent vs. 75 percent), job stability (57 percent vs. 55 percent), housing (66 percent vs. 58 percent) and education (83 percent vs. 78 percent), the economy is a significant cause of stress. More women also reported being stressed about health problems affecting family members (70 percent vs. 63 percent) and children (71 percent vs. 60 percent).

People also reported increased physical and emotional symptoms of stress, including fatigue, feelings of irritability and anger and lying awake at night. Other symptoms of stress include lack of interest or motivation, feeling...
The program matches expectant mothers with personalized care, support and education throughout their pregnancy. The program is available to provide information and screening for potential risk. Additionally, the program will provide personalized educational material and support. The Nurse Care Manager and expectant mother will continue to speak about the pregnancy and care after the birth is born to be sure all information and concerns are addressed.

Noteworthy News

American Healthline Takes Charge of Healthcare Costs

Americans are among a level of persons responsible for the costs of health care through financial assessment and action, according to the 2006 EHHI Health Survey from the Employment Research Institute and Matthew Greenwald and Associates Inc. Thirty-nine percent of Americans reported that they or a member of their household was responsible for the costs of their doctor's care. Those who visited more often reported having better understanding of healthcare costs. The most important factors to reduce healthcare costs include: 

- Making routine health checks
- Knowing your health insurance
- Understanding your doctor's fees
- Keeping track of your medication costs

Moyo Clinic of Jacksonville No Longer Part of ASA Network

Due to the recent completion of the new hospital, Mayo Clinic Jacksonville has opted not to morn its association with American Associates Administration (ASA). Mayo, which had previously used St. Luke’s Hospital for its inpatient needs, had expected a significant rise in revenue for its inpatient needs at the new facility. Although ASA did continue with this belief, it was determined that the two sides were unable to reach an agreement in the matter.

Patients who were scheduled for, but had yet not received treatment at Mayo and who wished to receive care at an ASA network facility that offered discounted rates should contact Mayo’s patient services department for assistance.

New Exercise Guidelines Released

Adults gain substantial health benefits from 20 hours a week of moderate aerobic physical activity, with children needing 60 minutes a day. The new recommendations include new guidelines for older adults and those with chronic medical conditions, and a reassessment of the risk of lung cancer. The new guidelines recommend that adults engage in at least 150 minutes of moderate-intensity physical activity or 75 minutes of vigorous-intensity physical activity each week. This is in addition to the new guidelines for children and adolescents, which recommend at least 60 minutes of moderate to vigorous physical activity daily. The new guidelines also recommend that adults engage in strength training at least twice a week. These recommendations are based on the latest scientific evidence, which shows that regular physical activity can help reduce the risk of chronic diseases, such as heart disease, stroke, high blood pressure, and type 2 diabetes.
If you are pregnant and insured under one of the Aetna GHLIT PPO plans. More information on the Maternity Program can be obtained by calling 866-606-6519.

ActiveHealth’s maternity risk management programs have achieved proven effective at ensuring healthy outcomes for moms and babies, reducing healthcare costs and promoting early identification of potential conditions that pose a significant risk to the expectant mother or baby. The program matches expectant mothers with personalized case managers who provide ongoing education and support to help you and your baby stay healthy throughout your pregnancy.

Personalized Support to Minimize Risk in Pregnancy

An estimated 7.5 percent of the global population is affected by GERD, a chronic disease characterized by stomach acid flowing back into the esophagus, causing irritation to the lining.

GERD is often unrecognized because the most common symptom—heartburn—is so common that few associate it with a serious disease. However, if left untreated it can lead to strictures, esophageal ulcers and Barrett’s esophagus, which can be the precancerous stage of esophageal adenocarcinoma.

You should consult your physician if you have any of the following:
- Heartburn that occurs two or more times a week
- Heartburn and regurgitation at least once a month
- Heartburn or reflux that has been a problem for you for the last year
- Difficulty or pain when swallowing
- Discomfort or pain that interferes with daily activities

With proper diagnosis, GERD is highly treatable. Simple changes like losing weight can help reduce GERD symptoms.

Note: Not all deaths were accounted for.

When It’s More Than Just Heartburn

Moyo Clinic of Jacksonville No Longer Part of ASA Network

Due in part to the recent completion of its new hospital, Mayo Clinic Jacksonville has opted out of its enrollment with American Signature Administrators (ASA).

Moyo, which had previously served St. Johns hospital for its insurance, had reportedly enjoyed a significant rate increase for providing its service, but was provided to the new facility. Although ASA did counter with the belief it was a generous increase, the two sides were unable to reach an agreement on the issue.

If you were already in a course of treatment at Mayo and wish to receive care at an ASA participating facility that offers discounted rates, contact your physician to help you with the transition.

Moyo continues to participate in the ASA network as a transplant facility.

New Exercise Guidelines Released

Adults gain substantial health benefits from 20 hours a week of moderate-vigorous physical activity, while children benefit from an hour of more vigorous activity a day, according to the new Physical Activity Guidelines for Americans released by the U.S. Department of Health and Human Services and the U.S. Centers for Disease Control and Prevention.

Abdominal Obesity Linked to Dementia

Not all deaths were accounted for.

Abdominal obesity is a serious health problem that has been linked to type 2 diabetes, heart disease and stroke. Mexico's Ministry of Health recommends that adults engage in 30 minutes of moderate-intensity physical activity on most days of the week, while children should aim for an hour of moderate-vigorous activity a day.

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The program is available to provide pregnancy can be significantly reduced. By maternity coverage, you have access to material and support. The Nurse Care potential risk. Additionally, ActiveHealth speak with the expectant mother and pregnancy. The Nurse Care Manager will reassess risks and issues that are progresses and after the baby is born to answer questions, review information from office visits and lab results and provide suggestions and options on other resources. When necessary, they will contact your doctors to ensure they have all the information you need to provide the best care for you and your baby.

Preventive actions at all levels of pregnancy care are critical for better outcomes. ActiveHealth's nurse-maternity care program uses nurse case managers who focus their expertise on maternity care. These nurse case managers are dedicated to supporting you through your pregnancy and helping you become a healthy mother and a healthy baby. They remain available to you throughout your pregnancy, providing support and management of your care.

Program at no additional cost to you. By the GHLIT medical plans with personalized care, you can have access to your doctors. They remain available to you throughout your pregnancy, providing support and management of your care.

American College of Obstetricians and Gynecologists

Gastroesophageal reflux disease (GERD).

An estimated 5-7 percent of the global population is affected by GERD. ActiveHealth has been tracking the incidence of GERD and the costs associated with managing the condition. In the latest analysis of 2018 data, it was found that 5.5 percent of Americans have been diagnosed with GERD. Additionally, it was found that 21.2 percent of individuals affected by GERD had higher healthcare costs than those without GERD.

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Sincerely,

Gary R. Holfinger, DVM
Chief, AVMA GHLIT

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**Fourth Quarter 2008**

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- Dental Insurance
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**See the Light with Vision, Dental Insurance**

Dentists. Joining us to discuss the benefits of dental and vision insurance, is.

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Overall, nearly half of those surveyed said they are significantly stressed about their ability to provide for their family’s basic needs. Eight out of ten said the economy is a significant cause of stress.

Compared with men, more women reported being stressed about money (55 percent vs. 39 percent), the economy (64 percent vs. 55 percent), job stability (57 percent vs. 55 percent), housing costs (66 percent vs. 58 percent), and physical effects of the country’s economic woes. Compared with men, more women reported being stressed about money (55 percent vs. 39 percent) and the economy (64 percent vs. 55 percent), the economy (84 percent vs. 78 percent), the economy (83 percent vs. 78 percent), and physical effects of the country’s economic woes.

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Other symptoms of stress include lack of motivation, feeling lost or hopeless, and decreased sex drive. People also reported increased physical and emotional symptoms of stress, including fatigue, feelings of irritability and anger, and eating or drinking attempts to relax.

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