

Horizons

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SecureHorizons®
from PacifiCare®

Caring is good. Doing something is better.





Howard G. Phanstiel

More Help, More Choices: What the New Medicare Law Means for Your Family

by Howard G. Phanstiel, president and chief executive officer, PacifiCare Health Systems

In December 2003, President Bush signed a historic new law that created the most significant changes to Medicare in its 38-year history. These changes will impact every American on Medicare. So, it's important to stay informed about what they mean. We at PacifiCare® can help.

The new law does two basic things:

- Provides prescription drug coverage
- Increases payments to health plans that serve Medicare beneficiaries

Covering Prescription Drugs

When Medicare began in 1965, it did not include prescription drug coverage. Since then, drugs have become a more critical part of health care. PacifiCare recognizes how important medications have become. We have provided a pharmacy benefit for most of our Secure Horizons® Medicare+Choice (M+C) plans for many years. But Medicare itself did not cover these costs. Under the new law, Medicare will have a pharmacy benefit for the first time.

The full Medicare pharmacy benefit does not go into effect until 2006. In the meantime, the new Medicare law provides some help paying for drugs. PacifiCare and other health plans can offer Medicare beneficiaries a discount card to reduce out-of-pocket costs.

The law also provides a subsidy of up to \$600 to help low-income

individuals who are eligible for this program pay for drugs. Even those who already have some drug coverage may qualify for discounts and subsidies on costs not covered by their plan.

Higher Payments to Health Plans

For many years, the Secure Horizons M+C Plan and other health

plans have served older adults on Medicare. But in recent years, the payments health plans received from Medicare covered less and less of the total costs of treating patients.

The new law will reverse that trend. It will help health plans like Secure Horizons to continue to serve Medicare beneficiaries. In many cases, it will also help health plans improve benefits and lower costs for members.

What Do the Changes Mean for You?

If you or a family member is covered by Medicare, you will have more choices and more help paying for drugs. But be patient. The full changes do not go into effect for two years. In the meantime, you may be able to get help from a drug discount card and drug cost subsidies.

PacifiCare intends to use the additional funding created by the



new law to improve our Secure Horizons M+C Plan. We hope to expand benefits and prescription drug coverage for our members. We will also work to lower plan premiums, copayments for services and, where necessary, stabilize hospital and provider networks.

More details on these changes are available in an informational piece that's coming your way soon.

However, if you have benefit questions, call Customer Service at the number on the back of your membership card. ■

040318A-PHS 3/04

Have questions about your benefits? Call us at the number on the back of your Secure Horizons® Medicare+Choice Plan membership card, or visit www.securehorizons.com.

Tell a Friend

As a Secure Horizons® Medicare+Choice (M+C) Plan member, you enjoy many health-related benefits, including predictable office visit copayments, choice of contracting primary care physicians and virtually no paperwork. In addition, our M+C Plan generally offers more benefits than the coverage offered under Original Medicare.

PacifiCare® has continued its commitment to Medicare beneficiaries and has expanded our product offering* to include Medicare Supplement (Medigap) plans and a new Medicare preferred provider organization (PPO) plan.

Many of you have told us about your positive experiences with PacifiCare's Secure Horizons M+C Plan. Thank you to all of you who have recommended our plan to neighbors, friends and family.



If you know someone who could benefit from knowing more about PacifiCare's Secure Horizons products, please ask them to log on to www.securehorizons.com, select "Guest" and choose their state. They can access "Health Plan Info" for more details.

Share a good thing with someone you care about ... share Secure Horizons. ■

*Medicare Supplement plans not available in Washington. PPO plans available only in Arizona and Nevada.

UF031020D-AZ/CA/CO/NV/OK/OR/TX 10/03

RX NEWS

Prescription drugs go through a tough review process before they are approved by the U.S. Food and Drug Administration (FDA). But sometimes, new information about a drug's effects becomes available after this process.

The FDA maintains a detailed list of drug recalls and safety alerts at www.fda.gov/opacom/7alerts.html.^{*} Prescription Solutions® from PacifiCare® also keeps an up-to-date list of drug products at its Web site at www.rxolutions.com/b/drug_bb/drug_bb.asp.

The FDA recently released warnings for the following drugs:

- | | |
|--------------------------------|---|
| ■ Arava®, 11/20/03 | ■ Tamiflu®, capsule and oral suspension, 1/2/04 |
| ■ Duragesic® 75 mcg/h, 2/20/04 | ■ Viramune®, tablet and oral suspension, 2/2/04 |
| ■ Ortho-Evra®, 2/10/04 | ■ Zyprexa®, tablet, 2/20/04 |
| ■ Permax®, 12/22/03 | |

*PacifiCare not affiliated with this Web site.

Oral Health: Protect Yours From Drug Side Effects

Eating too many sweets isn't the only way to damage your teeth and gums. Certain medicines can also cause harm.

"Brush your teeth after taking cough syrups and other medicines with high sugar content, especially before bedtime," says Preddis L. Sullivan, D.D.S., chief dental officer for PacifiCare®. "This can do a lot to protect your teeth."

Dr. Sullivan also offers these tips to guard oral health:

- Take antibiotics only as prescribed. Certain antibiotics kill the "good" bacteria in your mouth, allowing disease-causing bacteria to thrive.
- Chew sugarless gum to stimulate saliva if you take medicine that causes "dry mouth." Dry mouth may increase your risk for periodontal disease and cavities.
- Brush your teeth with fluoride toothpaste at least twice a day and floss at least once per day. Also, get a professional cleaning at least every six months, or more often as directed by your dental provider.
- Always discuss medications you are taking with your dentist.

For more information, contact your dental provider.

Don't Risk an Exercise Injury

In the long run, you're far more likely to harm your health by not exercising than by exercising.

But if you're new to exercise — or back in your sweats after a hiatus — take it slow. You'll be less likely to injure yourself. Here are some more safety smarts:

- Always check with your doctor before beginning a new exercise program.
- Gear up for protection. For instance, wearing a helmet when biking can lower your risk for a severe head injury by up to 85 percent.
- Warm up muscles before exercising. Walk slowly for five minutes, then stretch.
- Listen to your body. Pain, discomfort and fatigue are your body's signals to slow down, take a day off or try a different activity.
- Up the intensity — slowly. Add no more than 10 percent a week to your workout. For instance, lift a weight that is just 10 percent heavier.

Exercise: The Antiaging Cure-All



Getting older is no longer an excuse not to exercise. Neither is having a bad “ticker,” sore joints or weak bones. In fact, regular exercise can help reverse the effects of aging and improve some chronic health problems, including heart disease, arthritis and osteoporosis.

Build Up to Three

Experts recommend that you make time for three types of exercise:

- 1 Aerobic activities, such as biking, that get your heart pumping:** at least 30 minutes on most, if not all, days of the week
- 2 Strength training, which helps you stay strong:** 20 minutes three times a week
- 3 Flexibility and balance training, which keeps you limber and helps prevent falls:** 10 minutes every day

If you're new to exercise, this schedule might sound overwhelming. Begin with one type of activity. Then, add the others as time goes on.

Keep It Enjoyable

You're more likely to keep exercising if you choose activities that you enjoy — from gardening to golfing. Here are other ways to stay motivated:

- Listen to music or recorded books while exercising.
- Recruit some exercise buddies.
- Try something different every week. For instance, go golfing one week, then take a trek around the mall the next week.
- Sign up for an exercise class at a local community center or gym.

And remember to be safe: Consult your doctor before you begin any exercise program to make sure it's right for you. ■

You'll find what you need to know to stay active at www.securehorizons.com. For instance, you can read about “Short Workouts Good for the Heart” or watch videos that demonstrate how to perform various strength-training exercises.

Need to See a Doctor? Make These Steps Routine

We want to make sure that all our Secure Horizons® Medicare+Choice (M+C) Plan members have timely access to medical care. That's why we have set high standards to help you get the services you need, quickly and easily.

Regular Care

For routine or follow-up care, call your primary care physician (PCP). Your PCP's contact information is listed on your Secure Horizons M+C Plan membership card. You should be able to get an appointment within seven days. Appointments for annual physical exams should take no more than 42 days.

Visits to gynecologists are also considered routine care and do not require a referral.

Seeing a Specialist

Once your doctor refers you, you can schedule an appointment with a specialist. And thanks to the PacifiCare® Express Referrals® program, your PCP can refer you to a participating specialist without having to wait for approval from the health plan. That not only speeds the process — it also keeps your care between your doctor and you. Please note that some medical groups have their own procedures, so your referral process may be different.

Mental Health

If you need care for a mental health or substance abuse issue, call PacifiCare Behavioral Health, Inc. (PBHI) directly at **(888) 777-2735**

or **TDD (800) 659-2656**, 24 hours a day, seven days a week. A referral from your PCP is not required.

Vision Care

To make an appointment for an eye exam or other routine vision service, call Eye Specialists at **(800) 879-6901** or **TDD (800) 428-8789**, Monday through Friday, 7 a.m. to 3 p.m.

Urgent or Emergent Care

If you need immediate medical attention, call **911** or go to the nearest emergency room. You do not need to obtain prior-authorization to receive care for an emergency medical condition.

For an urgent but nonemergency sickness or injury, call your PCP. If you call after business hours, your

doctor's office will provide you with instructions on how to receive care. For example, they may refer you to an Urgent Care clinic in your network.

Care Outside the Network

There may be a time when you need services away from home. For instance, you may get sick while traveling. If you are outside of your normal provider network and need care, call your PCP. Your doctor can provide you with instructions. For emergencies, call **911** or go to the nearest emergency room.

If you have questions or concerns about accessing care, call Customer Service at the number on your membership card. Information is also available at **www.securehorizons.com**. ■

040317C-CO 3/04





Two Steps to Hassle-Free Claims

and other providers send their bills directly to PacifiCare® for payment. You can just make your copayment at the time of service.

But at some point, you may get charged for certain medical services. This often can happen when you travel outside your covered service area and you receive emergency or urgent care from a noncontracted provider. You can read up on your out-of-area benefits in your Evidence of Coverage (EOC). It's a good idea to take your EOC with you when you travel.

If you seek these services and receive a bill, please submit the bill to PacifiCare. Here's how:

1 Make a copy of your bill and save the original for your records.

2 Mail PacifiCare the copy along with any proof of payment, if applicable. For example, this might be a copy of your credit card bill or your receipt from the provider's office. Mail the information to:

**PacifiCare of Colorado, Inc.
Claims Department
P.O. Box 6699
Englewood, CO 80155**

This address is located on the back of your Secure Horizons M+C Plan membership card, too.

Questions? Please call Customer Service at the number that's also printed on the back of your membership card. ■

040317B-PHS 3/04

As a Secure Horizons® Medicare+Choice (M+C) Plan member, you usually don't have to worry about submitting claims. Most of your doctors

GET A HOLD ON MOLD AND BREATHE EASIER

Mold is more than nasty looking. It can harm your health if you have allergies or asthma. Specifically, mold can trigger allergy symptoms, such as sneezing, watery eyes and a runny nose. Mold can also trigger an asthma attack, making it hard for you to breathe.

To control mold that may be lurking in your home:

- Regularly clean damp, moist areas around the house that are magnets for mold, such as the bathroom and kitchen, with products that contain bleach. Turn on exhaust fans in these rooms while cleaning and to drive out moist air.
- Roll up and remove carpet from damp rooms, such as the basement.
- Keep windows closed during humid and rainy weather, when mold counts soar.

- Avoid using a humidifier.
- Consider getting an air filter, which can reduce troublesome substances in the air. Filters may be portable, or they can be installed in your heating, ventilation and air-conditioning system.



Help for a Healthier Outlook on Life

The retirement years can be a time of new opportunities. But they can also be a time of change. You may have just left a longtime job, lost a spouse or other loved one or been diagnosed with a chronic disease.

Life changes, among other things, can trigger depression in older adults. People with chronic conditions are at greater risk for depression. And some medications, including drugs for high blood pressure and Parkinson's disease, can cause or worsen depression.

The signs of this illness are not always obvious. Recognizing the symptoms of depression is the first step toward a healthier outlook. These include:

- fatigue or lack of energy
- feelings of sadness or emptiness
- the inability to sleep or sleeping too much

- loss of appetite or eating too much
- loss of enjoyment or lack of interest in formerly pleasurable activities
- recent problems with memory or an inability to concentrate



- muscle aches or stomach or bowel problems
- increased irritability, frequent crying or desire to cry

If you see the signs of depression in yourself or a loved one, call a doctor. He or she will do a complete physical exam to rule out other diseases that have similar symptoms.

If you do have depression, it can be treated. Your doctor may recommend counseling, antidepressant medications and lifestyle changes, or a combination.

“Some of the best things to do, such as exercising and staying active, are hardest to do when you are feeling down,” says Penny Edlund, R.N., B.S.N., director, PacifiCare® Health Management. “That’s why recognizing depression early, and seeking the necessary care and support are important.” ■

HELP IS AVAILABLE AROUND THE CLOCK

If you think you may be depressed, PacifiCare® Behavioral Health, Inc. (PBHI) can help.

We encourage you to talk to your doctor. As a Secure Horizons® Medicare+Choice (M+C) Plan member, you can also call PBHI at **(888) 777-2735** or **TDD (800) 659-2656**, 24 hours a day, seven days a week. PBHI will ask you some questions to determine your specific needs and the type of provider that’s most appropriate for you.

“Sometimes, older adults may be hesitant to seek out these types of services because they believe being depressed is part of the aging process,” says Cathie McDonald, Quality Improvement manager, PBHI Southwest. “Depression is a highly treatable condition that affects people of all ages. We’re here to help

around the clock, because treatment is most effective with early detection.”

PacifiCare also offers a Taking Charge of Depression® program that is designed to help you with this condition. Trained employees call you directly to help you follow your doctor’s treatment plan. You will also receive information about local resources.

You’re eligible for this six-month program at no additional cost if you:

- have been recently diagnosed with depression by your doctor
- are age 18 or older
- are taking an antidepressant

For more information, please call Customer Service at the number on your Secure Horizons M+C Plan membership card.

For more information, visit www.securehorizons.com.

Find a Doctor Who Fits Your Schedule

After-hours doctor appointments. Doctors who see you the same day you call. Sound too good to be true?

Actually, many physicians offer nontraditional schedules to make it easier for their busy patients to see them. You just need the right information to find them. Let our online Doctor Directory be your guide.

The Doctor Directory, available at www.securehorizons.com, provides an up-to-date list of contracted physicians, including primary care physicians and specialists. It also provides geographic locations and contact information, so you can find the nearest, most convenient doctor for your busy lifestyle.

To use the Doctor Directory, log on to the Secure Horizons® Web site, and choose your state and plan. Then, just highlight the “Doctor Directory” tab located on the top of the page. Choose “Doctor Search” and follow the prompts.

The Doctor Directory is just one of the online features available to Secure Horizons Medicare+Choice Plan members. The Web site also provides health tips, benefit information and more. The site is updated frequently, so remember to check it often.

Does Stress Lead to Lighting Up?

Having trouble quitting smoking? Stress may be the culprit.

Researchers studied 275 women ages 36 to 85 to see how life roles — such as worker, caretaker and spouse — affected their health. Despite receiving counseling to stop smoking, one-fourth of the women were still current smokers. Researchers found that job stress played a larger role than home stress in maintaining the habit.

Trying to kick the habit? Focusing on ways to beat stress may boost your chances. ■



Want to Stop Smoking? We Can Help!

As a Secure Horizons® Medicare+Choice (M+C) Plan member, you have access to a smoking cessation program that can help you in your quest to quit using tobacco.

How can you enroll in the program? Call the Colorado Quitline at **(800) 639-QUIT (7848)** or **TDD (800) 659-2656**. Representatives are available 24 hours a day, seven days a week. There is no additional charge for the service.

If you're a federal employee, however, you have a second option for a \$20 enrollment fee. You can call and enroll in Free & Clear® StopSmokingSM at **(800) 292-2336**

or **TDD (877) 777-6534**, Monday through Friday, 8 a.m. to 5 p.m.

Enrollees in both programs may be eligible for the following:

- personal telephone support from their own smoking cessation specialist
- a customized quit plan that includes relapse prevention techniques and other educational materials
- nicotine replacement therapy aids. Enrollees must have pharmacy benefits covered by the Secure Horizons M+C Plan, however. They must also be enrolled in the Colorado Quitline or Free & Clear program and have a prescription from a physician. ■

Q&A

How to Fill Your Medication Needs

Your Secure Horizons® Medicare+Choice (M+C) Plan prescription drug benefit* can help you obtain the medications you need. How can you get the most out of your prescription drug coverage? Here are the answers to some frequently asked questions.

Q *How do we decide what's covered?*

A A committee of PacifiCare®/Secure Horizons contracting physicians, pharmacists and other health care experts regularly review the latest changes in the drug industry. When deciding to cover a medicine, the committee considers the following:

- Does the medication work as well as similar drugs?
- Are there any safety concerns? For example, does the drug cause serious side effects?
- Is the medicine available in different doses or forms? For instance, is it available as a liquid?
- What does it cost? Do its advantages justify its cost?

Q *Where can I go to find a list of covered medications?*

A A Covered Medications List/Formulary is a list of prescription medications that a health plan covers. The amount you pay for a prescription depends on your Secure Horizons M+C Plan and whether or not the drug is on the Secure Horizons M+C Plan Covered Medications List/Formulary.

Your Secure Horizons M+C Plan summary of benefits can help explain your prescription drug benefit. For a copy of the Covered Medications List/Formulary, visit www.securehorizons.com, or call Customer Service at the number on your membership card.

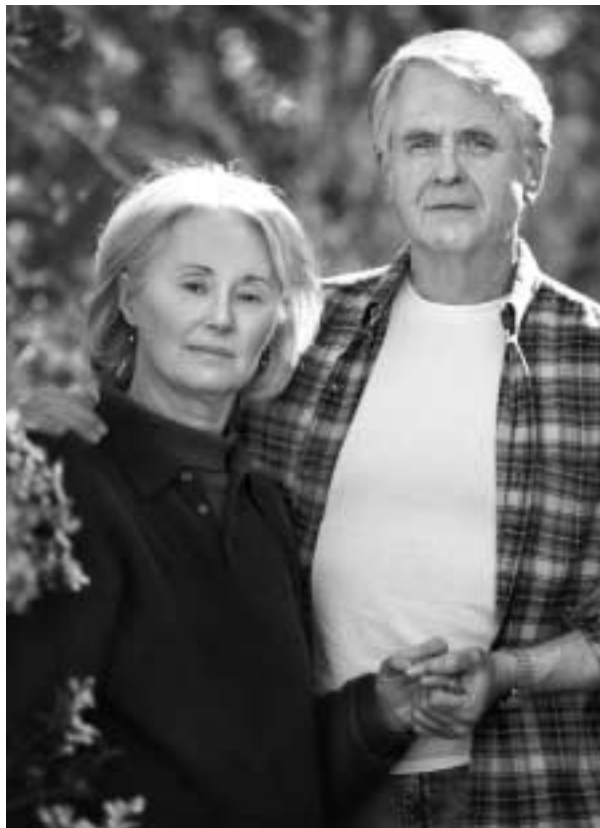
Q *What if I need a drug that is not on the Covered Medications List/Formulary?*

A If your doctor has determined that you need a drug that is not on the Secure Horizons M+C Plan Covered Medications List/Formulary, you will be responsible for the full cost of the medication.** ■

*Not all Secure Horizons M+C Plan members have a prescription drug benefit. For more information, call Customer Service at the number on the back of your membership card.

**Some nonformulary drugs are available to members in Colorado and Nevada who have received prior-authorization. For more information, call Customer Service.

040318D-AZ/CA/CO/NV/OK/TX 3/04



Regain Your Zip With These Energy Tips

Feeling deflated by fatigue? You're not alone. A lack of energy can strike anyone at anytime.

If you're looking for more get-up-and-go, consider these energy-charged suggestions:

- 1 Make sure your diet includes energy-boosting foods, such as fruits, veggies and protein. Snacking throughout the day can also keep your energy levels up. Also, aim for six to eight daily cups of liquids, like water.
- 2 Get better quality ZZZs. Avoid middle-of-the-night wake-ups by limiting what you drink before bedtime. If you have trouble falling asleep, try listening to soft music or reading to help you relax.
- 3 Try to be more active during the day.

See your doctor if you can't seem to win the battle against fatigue on your own. Fatigue may be a sign of a health problem.

Take Smart Steps to Avoid Slips and Falls

Worried that a simple misstep might cause you to take a tumble? Reclaim confidence on your feet by following these tips to prevent falls:

■ Choose shoes with thin, hard soles, which will improve your stability and lower your risk of taking a plunge. Avoid walking in running shoes, slippers or bare feet.

■ Keep your home hazard-free. This means taping down loose cords and rugs, which might make you trip. Also, consider turning up the lighting or installing handrails in tricky areas, such as stairways.

■ Build your muscle strength. For example, arm and leg exercises using elastic bands may boost your balance. Not sure how to start? Ask your doctor about exercises that are right for you.

Helping You Manage Your Long-Term Health

When you're managing a health problem such as heart disease or asthma, having a support system in place can make a huge difference.

That's why we've developed special educational programs for Secure Horizons® Medicare+Choice (M+C) Plan members who've been diagnosed with certain long-term illnesses. Our Disease Management programs include:

- Taking Charge of Depression®
- Taking Charge of Diabetes®
- Taking Charge of Heart Health®
- Congestive Heart Failure (CHF) through Alere®
- Coronary Artery Disease (CAD)/Stroke through QMed®
- Chronic Obstructive Pulmonary Disease (COPD) through AirLogix®

"These Disease Management programs provide practical information that can help members manage their chronic conditions at home, with the help of their doctor, and avoid problems that could send them to the emergency room," says Leslie Coverdale, R.N., manager of Quality Improvement/Health Management for PacifiCare® of Colorado, Inc.

How to Enroll

Secure Horizons M+C Plan members do not have to get physician approval to participate in — or opt in to — any of our Disease Management programs. You can also self-refer. However, you do have to meet certain criteria before you



are eligible to join. For example, the Taking Charge of Depression program requires that you have a diagnosis of new depression and have been prescribed an antidepressant.

To see if you qualify for any of our Health Management programs, contact Customer Service at the number on your Secure Horizons M+C Plan membership card.

We may also contact you directly by phone to see if you'd like to opt in to certain programs. Many times, we identify those who might benefit from these programs by reviewing claims and pharmacy data. If you qualify, we'll send you a questionnaire to fill out and return. This questionnaire allows you to tell us if you'd like to participate or not participate in the programs.

If you're already involved in a Disease Management program and you wish to disenroll, call Customer Service at the number on your Secure Horizons M+C Plan membership card. You can also tell a Disease Management representative directly, if you are in telephone contact with one. ■



Five Ways to Get Five-A-Day

When it comes to fighting disease, vegetables and fruits seem like superheroes. Having at least five daily servings of these plant products has shown to help fight chronic disease, such as heart disease and cancer — especially prostate, lung, breast and colon cancer.

Why do fruits and veggies pack such a healthy punch? A lot of it has to do with the nutrients they provide. Besides fiber, vitamins and minerals, their colorful plant chemicals contain antioxidants. These may help strengthen the immune system against the stresses that are linked to disease processes.

Government agencies, such as the Centers for Disease Control, started the

“5 a Day to Better Health” program to help adults include more fruits and vegetables in their diet. Here are just some of the tips they offer:

- Choose fresh fruit for dessert instead of high-calorie options, like cake.
- Keep fresh fruits and vegetables on hand for between-meal snacks.
- Try meatless meals a few times a week. For example, try out spinach lasagna one night for dinner.
- Add vegetables to casseroles, soups, salads and sauces.

Visit www.5aday.gov* for more strategies, or log on to the Secure Horizons® Web site at www.securehorizons.com. ■

*PacifiCare® not affiliated with this Web site.



Health Headline

Just ask Bugs Bunny: Carrots are good for your eyesight. That's because they contain beta-carotene. Your body uses beta-carotene to make vitamin A. Vitamin A helps keep your eyes, bones and skin healthy. To get the most from your carrots, pay attention to how they are cooked. One study found that the body absorbs more beta-carotene from pureed carrots than from boiled-mashed carrots.

Journal of Nutrition, Vol. 132, No. 2

LOW-FAT CHICKEN VEGETABLE RECIPE

This two-in-one healthy dish can help you work toward getting your recommended daily servings of vegetables and protein.

Ingredients

- 1½ T margarine
- 1 t garlic powder
- ½ C chopped onions
- 1¼ lb chicken thighs, boneless and skinless
- 10 oz package of frozen cut green beans
- ¼ t black pepper

Instructions

- 1 Melt margarine in a frying pan over medium heat.
- 2 Stir in garlic powder and chopped onions. Cook for about 5 minutes, or until tender. Remove from pan.
- 3 Place chicken thighs in pan and cook over medium heat for about

12 minutes, or until chicken is thoroughly cooked. Place in a covered dish to keep warm.

- 4 Combine cooked onion and garlic mixture, frozen green beans and pepper in pan. Cover and cook over medium-low heat for about 5 minutes, or until beans are tender.
- 5 Stir in chicken and cook for 3 minutes, or until heated through.

Makes four 1-cup servings.

Nutrition facts per serving: 190 calories; 11 grams total fat; 3 grams saturated fat; 57 grams cholesterol; 109 milligrams sodium.

Source: U.S. Department of Agriculture; Center for Nutrition Policy and Promotion

Health Headline

Make no bones about it. If you need some help getting enough calcium to keep your bones strong, try treating yourself to more yogurt. Older women who added three servings of fruit-flavored yogurt to their diet quickly reversed one sign of bone weakening. The yogurt also helped them take in more vitamins and protein.

*Journal of the American
Dietetic Association,
Vol. 102, No. 11*

Horizons

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Fight Food Poisoning Before It Starts

Diarrhea. Stomach pain. Headaches. Vomiting. The signs of food poisoning are none too pleasant. But you can take steps to avoid eating contaminated food that may make you ill:

- Wash your hands before eating.
- Clean fruits and vegetables thoroughly before preparing.
- Don't allow cold foods to stand at room temperature for more than two hours.
- Clean all surfaces and utensils with soap and hot water before and after handling raw meat. Cook beef, pork and poultry until juices run clear.

■ Keep cooked and raw foods separate.

If you think you have food poisoning, rest and drink plenty of fluids. If you're still vomiting, or still have diarrhea after 24 to 36 hours, call your doctor.

As a Secure Horizons® Medicare+ Choice Plan member, you can get health information about food poisoning and other ailments from our 24-Hour Health Information Audio Library. Log on to our Web site, www.securehorizons.com, highlight the tab "Health Programs" and select "Audio Library." Then, follow the instructions. Food poisoning is code #7169. ■

When Arthritis Flares, Should You Use Heat or Cold?

You have probably been told that heat or cold therapy can help relieve arthritis pain. But when should you use cold? And when is heat best?

Both heat and cold can reduce your pain. But each offers additional unique benefits:

1 Use cold therapy for 15 minutes to 20 minutes

several times a day to ease painful joints that are also inflamed or swollen.

■ Wrap an ice pack or bag of frozen vegetables in a towel and place on the sore area.

■ Rub some ice on the inflamed joint.

2 Improve flexibility in stiff joints and relax your muscles by applying heat for 15 minutes to 20 minutes

about three times a day.

■ Soak in a warm bath or whirlpool.

■ Use a heating pad or microwaveable heat pack — but place the pad on top of some towels to protect your skin. To make your own heating pad, put dry beans in a sock and knot the top. Then, microwave for a few minutes. ■

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