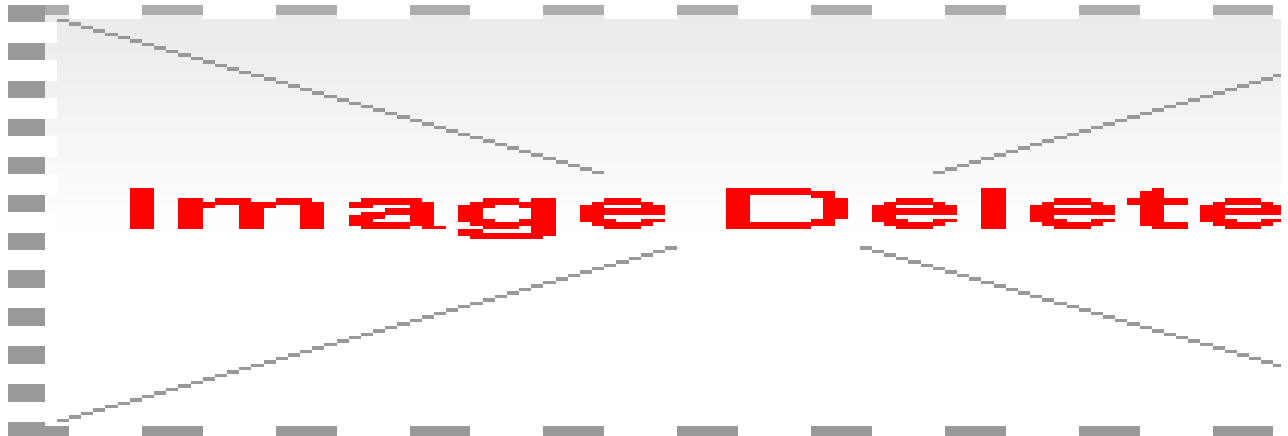
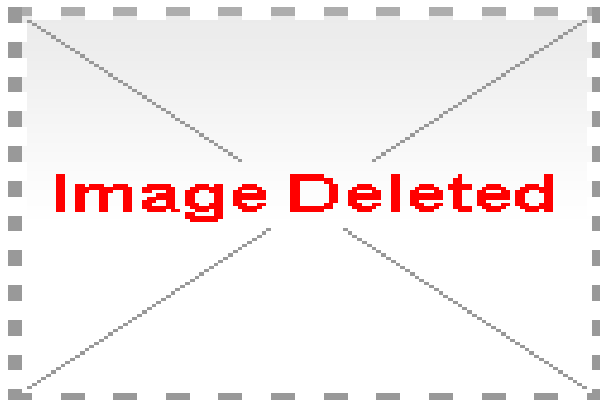


Health e-Newsletter

December/2008



Happy Holidays



from
Alliant Financial Services

In This Issue

In-Store Health Clinics' Popularity Grows
The Real Deal on Preventing Colds and Flu

Holiday Stress Buster Tip:

Dear Clients,

The Holiday Season is upon us! We here at Alliant wish you a safe and prosperous holiday season. In this newsletter, we'll talk about in-store health clinics and get some advice on how to avoid the flu.

As always, we hope you enjoy this edition and we welcome you with any questions, concerns, or suggestions.

Keep your company informed with important news. This newsletter is designed to benefit you and your company, so please feel free to forward it to family, friends, and colleagues.

In-Store Health Clinics' Popularity

As in-store health clinics continue to expand in popularity, research is raising concerns about their long-term viability. Upfront, no-frills menus limited to routine needs and a 15-minute, fast-food approach to health care threaten their popularity.

Since the first such clinics opened here two years ago, they have grown. The Pittsburgh area is expected to have 100 by the end of the year, almost evenly divided between Walgreens and MinuteClinics at CVS.

The first of the breed opened in a Minneapolis suburb in 2000, founded by a father tired of long waits in his own office. Today, the MinuteClinic chain now owned by CVS operates 500-plus clinics nationwide. It's the largest chain of its kind that comprises nearly 1,100 clinics tucked away in department stores such as Target and Wal-Mart, as well as such as Publix, Shop 'n Save and Kroger's.

As one of the newer wrinkles in health-care delivery, convenience clinics staffed by nurse practitioners and physician assistants are gaining a following.

Snopes says this is real (we checked it out)! Cell phone numbers haven't gone public yet, but they will soon.

Make sure your cell phone number is on the national do not call list for telemarketers by calling 888-382-1222.

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interest of researchers who have begun to explore how retail clinics are tilting the scales of care and costs.

At \$104, a trip to a MinuteClinic in Minneapolis is one for the same care at a doctor's office or urgent care less than an emergency room, according to a study in the 2008 Health Affairs journal. The 2003-2006 review compares the total cost, including not just the medical and pharmacy charges.

"The retail clinic emphasis on access, convenience and addressing needs that the rest of the care system doesn't meet," concluded lead author Dr. Marcus Thygesen, a leading health care insurer and provider in the region.

Still, plenty of questions persist on both the medical and business sides. In the last 12 months, 10 operators comprising 10 percent of their doors, industry estimates show. And roughly 70 percent of respondents in a 2007 Harris Poll were concerned about the qualifications and the ability to diagnose serious conditions at retail clinics, according to a California Health Care Foundation 2007, "Health Care in the Express Lane."

The HealthPartners study, meanwhile, found that retail clinics reduced costs to the health-care insurer overall. For conditions studied, costs rose by 14.1 percent. Total costs rose 20.3 percent in the emergency room; 11.9 percent in the office, 11.9 percent at the urgent care and 11.9 percent at MinuteClinic.

Adopting a wait-and-see attitude, Dr. Terence S. O'Connell of the Allegheny County Medical Society, wrote in the journal. "In a setting where a physician is not present, there is a risk of an inaccurate diagnosis of a medical condition. Seemingly simple cases are often missed," a rheumatologist wrote.

"Are grocery stores and pharmacies the environment where we want to have our future health care delivered," he asks. "Is this movement an indication of a declining state of health care delivery?"

Sandy Ryan, chief nurse practitioner officer for Montgomery County-based Take Care, counters that a common industry metric, The Healthcare Effectiveness Information Set, her clinics had proven their quality.

"We consistently score above national standards," she said. "Our scores are at or above 90 percent. "Our results are fabulous."

Despite an overall endorsement, the HealthPartners study led by UPMC internist Dr. Ateev Mehrotra acknowledges that key issues were ripe for further research -- assigned to a physician, for instance, savings merely shift the burden onto primary care physicians and sicker patients.

The American Medical Association and others, however, "have raised concerns about whether health pro-

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these sites make accurate diagnoses and appri and whether retail clinics potentially disrupt exis relationships."

Dr. Mehrotra, in his September 2008 study for t he is a research analyst, found that nurse pract to handle the 10 easy-to-treat needs that accou patients -- upper respiratory problems, ear and and so on.

"I think that's important to say, that these are re problems like getting a flu shot," he said. "Prett

His research, based on some 1.3 million clinic v also referred to the surprisingly high 18 percent their doctors and 12 percents to ERs when they expense to a retail clinic.

Clinic visitors tend to be younger, healthy adult: don't have a family doctor and one-third of who the Rand study said, thus making the upfront fe

"For these patients," Dr. Mehrotra said, "the cor retail clinics may be more important than the cc personal physician."

While the Rand study focused on patient types study more on costs, a 2007 California Health (traced how the industry has grown, retrenched

Mary Kate Scott, a trade consultant who author study, said clinics such as Take Care reflect the business model. Once an independent compan Aid/Eckerd stores, Take Care has since been a has expanded its footprint as well as range of p services.

But like others, what intrigues her the most is th health-care providers getting into the business, integration. That's what has happened at Health home at the Geisinger Health System in Danvil where five CareWorks have been set up in Cer supermarkets. Will UPMC be next, or maybe G

"A lot of people look at Pennsylvania as being v market," Ms. Scott said, thanks to Gov. Ed Ren have eased regulations covering nurse practic

Tom Charland, CEO of Shore-view, Minn.-base consultants, said more than 100 retail clinics w systems under their own brand.

"I'm surprised we haven't seen any hospital sys Philadelphia move into the market, but it's just : they do."

The Real Deal on Preventing Cold:

What works -- and what doesn't -- when it com immune system

or older

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Once you notice trees dropping their leaves, the weather getting darker, and the air feeling a little crisper things: Drugstore aisles will be crammed with products from echinacea to zinc. And "coffee talk" with your coworkers will inevitably turn to how to steer clear

Seems like everyone has his or her own method and flu, from simple rules like never leaving the house to more deliberate methods such as:

- Taking a special combo of vitamins and minerals
- Sipping an effervescent vitamin drink
- Getting a daily dose of an herbal remedy
- Loading up on garlic

You know that taking steps to protect your immune system, doing so can make your RealAge as much as 2 years younger. However, on the flip side, taking unnecessary vitamins can make your RealAge almost **2 years older**. This season right around the corner, it's important to know which supplements can really help keep you cold- and flu-free. Take our interactive quiz and see. *The answers are at the end of the article.*

What really keeps cold and flu bugs at bay?

1. Your neighbor is an avid skier and swears that staying active day keeps her healthy and on the slopes. She says that staying active keeps you cold-free. Is she right?
 - a. Yes
 - b. No
 - c. Maybe
2. You saw a woman at the health food store stand and overheard her tell her friend that it's a cold. Is it?
 - a. Yes
 - b. No
 - c. Maybe
3. You clipped a coupon from the local paper for a health supplement. Could this be the answer to preventing colds?
 - a. Yes
 - b. No
 - c. Maybe

So it seems that no one supplement is going to stand up against the more than 200 viral invaders that cause the common cold. It requires a multilevel approach. It's impossible to eliminate all harmful germs, but you can develop a solid defense against a number of malicious invaders. Luckily, most germs are predictable.

How-to guide to prevent colds and the flu: Think of it as a checklist. When it comes to watching over your health, it should be pretty easy to remember, right? It's a matter of warding off cold and flu viruses year-round that

H -- healthy **habits**
E -- healthy **environment**

A -- healthy alternatives

L -- healthy lifestyle

Healthy Habits

Keep in mind that cold and flu viruses are everywhere, easily from surface to surface. Because they are so prevalent, it's important to be vigilant about maintaining healthy habits that can keep you from getting infected.

Think of your hygiene habits as your first line of defense. They are the gatekeepers to good health, restricting the entry of germs and maintaining the harmony that keeps your immune system working smoothly.

For example, washing your hands is probably the most important thing you can do to battle cold and flu viruses. But are you doing it enough? Of course you know you should wash your hands using the bathroom and before cooking and eating. It's also important after coughing or sneezing, to avoid spreading germs around.

Antibacterial soaps and wipes have gained popularity, but research suggests plain old soap and water may eradicate germs much more effectively. Just be sure to wash for at least 20 seconds, and if you have children or grandchildren, make sure they do the same. For those times when you don't have access to water, alcohol rubs and hand wipes may offer an alternative against certain infectious agents.

Secondly, since most germs like to hitchhike on you, your favorite entry points are the mouth, nose, and eyes. So the things you may need to break include:

- Rubbing your eyes
- Touching your nose and mouth
- Biting your nails

Remember, any time you bring your hands to your face, you are inviting germs into your body. So put a little extra effort and don't let those bugs in. It may be hard to do at first, but you can touch our faces without even realizing it. But eliminating this gateway into the body could keep you much healthier this winter.

Healthy Environment

If you live in a cold climate, there's good reason why colds and flu increase in the winter. It's not just the cold weather you're sick, but close quarters and less air circulation indoors, and rubbing elbows with your friends and family allows viruses to spread more easily. But don't let this winter get the best of you. Keeping up your social network provides protection against stress -- a big contributing factor to a weakened immune system. Just do your best to maintain a healthy environment.

Even if your home appears to be clean, viruses can survive on household surfaces. Cold viruses can survive for up to 48 hours on surfaces like telephones and light switches. One of the best ways to keep your home free from these unwanted guests is to use disinfectants that kill viruses on items in your home that are frequently touched.

doorknobs, faucets, the remote control. Among them, bleach appears to do the best job. Bleach also is an effective disinfectant, but chlorine fumes may be disagreeable -- as well as irritating to your health.

Healthy Alternatives

As you know, there is no cure for the common cold. Because a number of different viruses that cause colds (many are still unidentified), it's difficult to see a vaccine on the horizon. However, dietary supplements have shown promise in reducing colds in some populations. Let's take a closer look at some of these and add them into your diet.

Garlic

In a study suggesting a link between taking a garlic supplement and fewer colds of shorter duration, allicin appeared to be the ingredient responsible for that benefit. Although many foods contain allicin, raw garlic does, which should be eaten in a natural way as supplements. Try mixing minced garlic with chopped cucumber for a Greek dip called tzatziki, or alone, with bread, or as sauce with a meal.

Ginseng

Several types of ginseng are available. However, the one most known as Panax quinquefolium, is the type that has been shown to be reducing the incidence of colds.

Because research regarding herbal remedies, especially in the early stages, RealAge has not yet established an optimal dose. Consult several references to determine the optimal dose for you.

Vitamin E

In addition to possibly helping ward off upper respiratory infections, vitamin E also is an important antioxidant that can help support your immune system.

Almonds and sunflower seeds are good sources of vitamin E. Potatoes and avocados also contain vitamin E.

Although it's best to get your daily vitamin E through diet, some people need to take a supplement to ensure they are getting the optimum dose of 400 IU per day; foods generally provide only small amounts of vitamin E.

When taking a vitamin E supplement, make sure you are getting naturally occurring forms of vitamin E: tocopherols (alpha-tocopherol) and tocotrienols. On supplement labels, they should be listed with a "d-" prefix, such as d-alpha-tocopherol. Synthetic forms will have a "dl-" prefix.

Healthy Lifestyle

Living well contributes to an immune system that is more effective against germs. Here are a few of the golden rules for keeping your immune system working at its optimum level.

- Don't skip meals. Eating healthy meals regularly helps to boost the immune system.
- Get enough sleep. Sleep induces growth and repair of the immune system.

in turn stimulates the immune system.

- **Be active.** Exercise contributes to feeling good and reduced stress, which also helps you feel better. In addition, it has been shown to enhance the effectiveness of a flu vaccine -- good to know if you're a person who gets a flu shot annually against influenza.
- **Reduce stress.** Stress lowers the body's ability to fight off germs, leaving you vulnerable to colds and the flu. Activities like tai chi or yoga to reduce your stress can help.

What to Do When Germs Attack

So you've followed our advice and put up all of your defenses, but somehow you can feel you're coming down with a cold or you've got a little tickle in your throat. Or perhaps you've run down than usual. That's it, you tell yourself: There's never a good time to catch a cold or cough, so you don't have to take it lying down.

So what should you do? Take high doses of vitamin C? A bottle of echinacea? Suck on some zinc lozenges? Or Mom's old-fashioned remedies: bowls of chicken soup, menthol rubs to fight off those bugs the best you can.

As noted, some dietary supplements may help and/or reduce the severity of symptoms if taken at the right time for the flu. Many of these need to be taken within 24 hours to be effective, so be sure to act quickly. You may want to have some of these on hand in your medicine cabinet so you're always ready!

- **Zinc.** Zinc has been shown to shorten the duration of a cold, lessen the symptoms, as long as it's taken within 24 hours of a cold's onset. Too much zinc can be toxic, so don't take it overboard. Consult your physician.
- **Echinacea.** According to some studies, echinacea may help reduce the duration of a cold. Follow product directions.
- **Vitamin C.** This popular vitamin may help reduce the severity of a cold, but not as much as you might think. One study found that the dose affects the benefit. One study found that participants who took 3 grams in divided doses 3 times a day, the reduction in cold duration was not significant. A single dose was taken.
- **Elderberry.** Elderberry has long been used for its immune-boosting properties. According to one study, it reduced the duration of a cold by an average of 4 days. Follow product directions or consult your doctor.
- **Probiotics.** Dietary supplements containing lactobacilli and bifidobacteria have been shown to reduce the duration of the common cold by almost 50%.

Finally, the Old Standby

Of course, there's nothing wrong with going back to the basics, what your mom probably advised when you were sick: rest and have a bowl of chicken noodle soup. It's simple, but it works.

According to new research, chicken soup may have more health benefits than you think. Some ingredients in traditional chicken soup have an anti-inflammatory effect, helping to alleviate symptoms.

upper respiratory tract infections. So if you've c and there's nothing more to be done, go ahead tell your mom thanks for the advice.

Answers:

1. The correct answer is: **Maybe**
It depends on how active you are. Despite long vitamin C and cold prevention, the only people vitamin C has proven to reduce the incidence o regularly engage in strenuous outdoor activities
2. The correct answer is: **Yes and No**
This herbal remedy has not proven to be effecti but it may be helpful in treating them.
3. The correct answer is: **No**
Probiotics are the latest buzz in the nutrition w latest studies show they may help to shorten th don't seem to prevent them.

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