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From the Desk of
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Fighting High Cholesterol with a Heart-Healthy Diet

By paying close attention to what you eat, you can reduce your chance of developing atherosclerosis, the blocked arteries that cause heart disease. If the artery-clogging process has already begun, you can slow the rate at which it progresses. With very careful lifestyle modifications, you can even stop or reverse the narrowing of arteries.

While this is very important for everyone at risk for heart disease, it is even more important if you have had a heart attack and/or procedure to restore blood flow to your heart or other areas of your body, such as angioplasty, bypass surgery or carotid surgery. Following prevention advice can protect against restenosis, or the re-narrowing of your arteries.

Feed Your Heart Well

Feeding your heart well is a powerful way to reduce or even eliminate some risk factors. Adopting a heart-healthy diet can help reduce total and LDL cholesterol (the "bad" cholesterol), lower blood pressure, lower blood sugars, and reduce body weight. While most dietary plans just tell you what you CAN'T eat (usually your favorite foods!), the most powerful nutrition strategy helps you focus on what you CAN eat. In fact, heart disease research has shown that adding heart-saving foods is just as important as cutting back on others.

Here are 5 nutrition strategies to lower your cholesterol and reduce your risk of heart disease:

1. **Eat more vegetables, fruits, whole grains and legumes.** These wonders of nature may be one of the most powerful strategies in fighting heart disease.
2. **Choose fat calories wisely.** Keep these goals in mind: Limit total fat grams; Eat a bare minimum of saturated fats and trans-fatty acids (for example, fats found in butter, salad dressing, sweets and desserts); When you use added fat, use fats high in monounsaturated fats (for example, fats found in olive and peanut oil).
3. **Eat a variety -- and just the right amount -- of protein foods.** Commonly eaten protein foods (meat, dairy products) are among the main culprits in increasing heart disease risk. Reduce this nutritional risk factor by balancing animal, fish and vegetable sources of protein.
4. **Limit cholesterol consumption.** Dietary cholesterol can raise blood cholesterol levels, especially in high-risk people. Limiting dietary cholesterol has an added bonus: You'll also cut out saturated fat, as cholesterol and saturated fat are usually found in the same foods. Get energy by eating complex carbohydrates (whole wheat pasta, brown or wild rice, whole-grain breads) and limit simple carbohydrates (regular soft drinks, sugar, sweets). If you have high cholesterol, these simple carbohydrates exacerbate the condition and may increase your risk for heart disease.
5. **Feed your body regularly.** Skipping meals often leads to overeating. For some, eating five to six mini-meals may help keep cravings in check, help control blood sugars, and regulate metabolism. This approach may not be as effective for those who are tempted to overeat every time they are exposed to food. For these individuals, three balanced meals a day may be a better approach.

Other Heart-Healthy Strategies

1. **Reduce salt intake.** This will help control your blood pressure.
2. **Exercise.** The human body was meant to be active. Exercise strengthens the heart muscle, improves blood flow, reduces high blood pressure, raises HDL cholesterol ("good" cholesterol), and helps control blood sugars and body weight.
3. **Hydrate.** Water is vital to life. Staying hydrated makes you feel energetic and eat less. Drink 32 to 64 ounces (one to two liters) of water daily (unless you are fluid restricted).
4. **Enjoy every bite.** Your motto should be dietary enhancement, not deprivation. When you enjoy what you eat, you feel more positive about life, which helps you feel better and less likely to overindulge.

Insurance Education

Top 10 Ways to Make Your Health Benefits Work for You – Part 1

1. Know All Your Options

There are many different types of health benefit plans. Find out which one your employer offers, then check out the plan, or plans, offered. Your employer's human resources office, the health plan administrator, or your union can provide information to help you match your needs and preferences with the available plans. The more information you have, the better your health care decisions will be.

2. Review the Benefits Available

Do the plans offered cover preventive care, well-baby care, vision care, or dental care? Are there deductibles? Answers to these questions can help determine the out-of-pocket expenses you may face. Matching your needs and those of your family members will result in the best possible benefits. Cheapest may not always be best. Your goal is high-quality health benefits.

3. Look for Quality

The quality of health care services varies, but quality can be measured. You should consider the quality of health care in deciding among the health care plans or options available to you. Not all health plans, doctors, hospitals, and other providers give the highest quality care. Fortunately, there is quality information you can use right now to help you compare your health care choices. Find out how you can measure quality. Consult "Choosing and Using a Health Plan" from the U.S. Department of Health and Human Services.

4. Your Plan's Summary Plan Description (SPD) Provides a Wealth of Information

Your health plan administrator should provide a copy of the SPD. It outlines your benefits and your legal rights under the Employee Retirement Income Security Act (ERISA), the federal law that protects your health benefits. It should contain information about the coverage of dependents, which services will require a co-pay, and the circumstances under which your employer can change or terminate a health benefits plan. Save the SPD and all other health plan brochures and documents, along with memos or correspondence from your employer relating to health benefits.

5. Assess Your Benefit Coverage as Your Family Status Changes

Marriage, divorce, childbirth, adoption, or the death of a spouse are life events that may signal a need to change your health benefits. You, your spouse, and dependent children may be eligible for a special enrollment period under provisions of the Health Insurance Portability and Accountability Act (HIPAA). Even without life-changing events, the information provided by your employer should tell you how you can change benefits or switch plans, if more than one plan is offered. A special note: If your spouse's employer also offers a health benefits package, consider coordinating both plans for maximum coverage.



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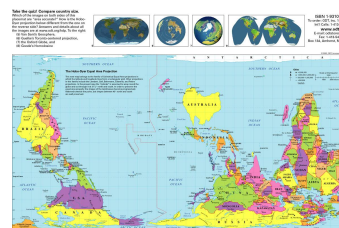
We can get you a Second Opinion.

Little Aussie Facts

Australian Geography



Australia Map



Australia – No longer 'Down Under'

Location

Australia consists of two land masses: mainland Australia and Tasmania. It lies on and extends south from the Tropic of Capricorn in the Southern Hemisphere. It is bounded by the Pacific Ocean to the east, the

Indian Ocean to the west, the Arafura Sea to the north, and the Southern Ocean to the south.

The nearest neighbor is Papua New Guinea, 120 miles north. Timor is 400 miles to the northwest, New Zealand is 1200 miles east, and Antarctica is 1220 miles due south.

Area

The area of Australia is 4,742,216 square miles. Australia is about the size of the mainland United States excluding Alaska.

Did you know?

Australia is the world's largest island and the smallest continent. It is also the largest continent occupied by one nation and the least populated.