

MICHELLE'S LAW HELPS SERIOUSLY ILL OR INJURED COLLEGE STUDENTS

Michelle's Law may affect employees with college-age students.

Under the new federal law, dependent children attending an accredited post-secondary educational institution can remain covered under their health plan if they are required to take a medical leave of absence from school or a reduction in course load that would cause them to lose dependent student eligibility.

To qualify for this continued coverage, the dependent child must be covered on the plan as a dependent student on the day immediately before the first day of the medical leave of absence, or reduction in course load. The medical leave of absence, or reduction in course load, must commence while the dependent child is suffering from a serious illness or injury and the medical leave of absence, or reduction in course load, must be certified as medically appropriate and necessary by the child's treating physician.

Coverage for a dependent child who is on a certified medical leave of absence, or reduction in course load, cannot be terminated

1. for one year after the first day of the medically appropriate and necessary leave of absence, or
2. until the date on which coverage would otherwise terminate under the terms of the benefit plan, whichever occurs first.

VENDING MACHINE OFFERINGS COULD UNDERCUT WELLNESS EFFORTS

Employers interested in promoting employee wellness may need to look at their vending machines and cafeterias. The health cost of obesity in the U.S. is up to \$147 billion annually, according to the Centers for Disease Control and Prevention.

Research shows that new hires younger than age 40 have higher obesity rates than new hires older than 40. Some experts point to vending machines as a culprit because they are often filled with high-calorie foods.

HEALTH CARE COSTS TO RISE 10.5 PERCENT IN 2010

A survey of more than 60 major health care insurers found health care costs will increase by 10.5 percent, according to Aon Consulting. This increase is slightly down from last year. Aon Consulting reported wellness

and health promotion initiatives are possible solutions to lower the medical trend rate.

Prescription drug costs will increase by 9.3 percent. Last year's prescription drug trend rate was 9.4 percent. The specialty pharmacy trend rate is 13.2 percent, an increase from 12.4 percent one year ago.

Retiree health care increases are projected to be 6.6 percent for Medicare Supplement plans, down from 7.5 percent last year. This year's Medicare Advantage plans will increase 7.3 percent, down from last year's 7.7 percent.

WHAT EMPLOYEES WORRY ABOUT

U.S. workers are still taking their vacation time, but many are cutting back on their vacation expenses, according to a recent survey. The survey also found that fewer than half of U.S. workers are able to deal with a loss of income as a result of unplanned absences. Those surveyed listed personal financial concern as their No. 1 stress, followed by the economy and fear of losing their job.

COBRA-RELATED CLAIMS SPIKE AS SUBSIDIES NEAR EXPIRATION

Health insurers may be paying out more on claims thanks to increased utilization of health benefits by people who are on COBRA. COBRA allows people who leave their jobs to continue their former employer's health coverage for up to 18 months.

As part of the stimulus package, the federal government offered to pay 65 percent of the cost of COBRA coverage for employees who were laid off from their jobs between September 1, 2008, and December 31, 2009. As some of those subsidies start to expire, health insurers expect people with COBRA coverage will schedule procedures and use as much health care as they can.

Increased COBRA claims and rising costs as a result of H1N1 flu may prompt health insurers to raise premium rates in the future.

IBM DROPS COPAYS FOR PRIMARY CARE

IBM employees will no longer have to pay \$20 copayments when they go to a primary care physician, according to an article in the *Wall Street Journal*. This change is part of IBM's effort to encourage employees to see primary care doctors sooner. The company

hopes an earlier diagnosis will help employees avoid more costly care with specialists and visits to the ER.

IBM has a self-funded plan, in which IBM pays the health-care benefits, not insurers. The new policy doesn't cover IBM employees in health-maintenance organizations.

The company spends about \$1.3 billion a year on U.S. health care and employs 115,000 workers in the U.S.

AVOID HOLIDAY WEIGHT GAIN



The average American gains three to five pounds during the holiday season. Many people do not lose the weight gained the following year.

These tips can help you navigate your way through holiday eating.

- Make a maze of your plate where no foods touch each other.
- Don't go to holiday functions hungry or you will overeat.
- Learn to say no to family and friends who encourage you to eat more.
- Don't deprive yourself of favorite holiday foods. Use moderation.
- Wait 10-15 minutes after a meal to ask for seconds or desserts.
- Be aware of your emotions. Don't eat to soothe holiday stress.

WALK OFF HOLIDAY TREATS



It takes 20 steps to walk off one calorie. Exercise is especially important during the holidays because most Americans consume more calories during December than any other month. See how

many steps you need to burn off the calories in these popular holiday foods.

- 1 ounce (oz.) fudge: 2,360 steps
- 1 cup human puppy chow: 12,880 steps
- 1/2 cup scalloped potatoes: 3,420 steps
- 4 oz. ham slice: 5,094 steps
- 4 oz. fruitcake: 13,553 steps
- 1 peanut butter kiss cookie: 2,380 steps
- 1/2 cup peanut brittle: 2,380 steps

- 1 oz. white chocolate covered pretzels: 3,160 steps
- 4 oz. glass of white wine: 2,260 steps
- 1 candy cane: 1,200 steps
- 4 oz. little smokies: 8,770 steps

NORTHERN STATES AT GREATER RISK FOR VITAMIN D DEFICIENCY

Where you live can put you at risk for developing certain diseases. If you live above the 37th parallel, you are at higher risk for developing diseases such as MS, diabetes, heart disease, cancer and osteoporosis.

The angle of the sun in the northern half of the U.S. is simply too weak to make adequate vitamin D in our skin many months of the year.

Vitamin D is known as the "sunshine" vitamin and vitamin deficiency is on the rise for a number of reasons. Nationwide, more Americans are covering up more and using sunscreen to prevent melanoma. However, sunscreen inhibits your body's ability to absorb vitamin D from the sun.

Even in the summer, people who are dark-skinned, older, or who wear clothing or sunscreen that limits exposure to light are at risk for vitamin D deficiency. Also, both breast-fed and formula-fed infants as well as pregnant and nursing women are at special risk. Other risk factors include working nights or taking anti-seizure medications.

Vitamin D occurs naturally in only a few foods: liver, fatty fish, fish liver oils and egg yolk. It is fortified in small amounts in milk, cereals and in some yogurt and orange juice brands. For example, one 8-ounce glass of milk contains 100 IUs, which means you would have to drink 20 glasses a day to get the recommended 2,000 IU.

For many people, the best way to assure vitamin D adequacy is appropriate supplementation. Vitamin D supplements are inexpensive and readily available in tiny gelcaps containing 400 IU, 1,000 IU and 2,000 IU. Many experts now recommend 2,000 IU daily for adults and children.

If you have concerns about vitamin D and your health, discuss it with your primary care physician. For more information, visit www.meritcare.com/HealthEducation/speakers/cathy_breedon/pdfs/TopFiveFamilyNutrition.pdf. Cathy Breedon PhD, RD, CSP, is the Clinical and Metabolic Nutrition Specialist at MeritCare Medical Center in Fargo, N.D.