



# BENEFIT BYTES for



*This newsletter and other important information can be viewed at [www.mybensite.com/wvwci](http://www.mybensite.com/wvwci)*

## A MESSAGE TO TRUST MEMBERS FROM EXECUTIVE DIRECTOR STEVE WITTENAUER

The Trust is entering the spring of 2017 with an improved financial outlook. While we still have a long way to go, the improvements we are seeing are a direct result of our members being better consumers and the fact that our rates are appropriately aligned. Vitals SmartShopper is playing a big role in helping us be better consumers with very little effort. If you've not used this yet, please check it out the next time you need medical services.

The Trust continues to research avenues to enhance the health of our members. The In Body Tour (IBT) device, which has been in some of our Clinics, is an electronic Health Risk Assessment. You simply stand on it, and in about 3 minutes it prints out information specific to your health status. Your report might reveal a potential health issue you were unaware of. You can review this information with the Clinic medical staff or your personal physician. We piloted the IBT in most of our clinics in January and February and now have a 3 month pilot going in the Wellness for Life Clinics. The Trustees will review the viability of the IBT for future use after the pilot period is over.

- *Wit*

(765) 418-5727 or (765) 563-8210

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## VITALS SMARTSHOPPER

**Wow, you could have had a few extra dollars in your pocket for spring break, if you just would have used SmartShopper.** Do you have a surgery, an MRI, a mammogram or maybe a colonoscopy schedule in your near future? These are just a few of the services that provide a cash incentive for you to be a "SmartShopper". **If you shop prior to getting your service**, you may be eligible for a little extra cash in your pocket.

Take a bite out of medical costs  
 vitalsmartshopper  
 Shop Now ▶

**Call 1.800.824.9127**  
 or shop online at  
**VitalsSmartShopper.com**

## COLON CANCER PREVENTION

**While March may be National Colorectal Cancer Month, this is something we need to be mindful of throughout the year.**

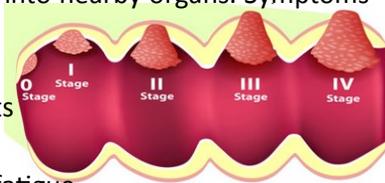
The Centers for Disease Control and Prevention estimates that nearly 150,000 people will be diagnosed with colorectal cancer this year. According to Global Cancer Statistics, it is the third most commonly diagnosed cancer in males and the second in females. It is the second leading cause of cancer-related death in men in developed countries and the third most prevalent cause of death from cancer for women.

However, when found and treated early, the five-year relative survival rate is 90 percent. Unfortunately, less than 40 percent of colorectal cancers are found early. Therefore, recognizing signs and symptoms of problems could save your life.

### What is Colorectal Cancer?

Colorectal Cancer (CRC) occurs when cells mutate and divide too quickly resulting in a tumor. The tumor can block the colon and grow into nearby organs. Symptoms may include:

- abdominal pain
- change in bowel habits
- blood in the stool
- unexplained anemia/fatigue



Although hemorrhoids cannot lead to colon cancer, they may produce symptoms similar to colon cancer. CRC may be present with no symptoms, as well, making regular screening important for early detection.

### Preventive Measures for Colorectal Cancer

Although heredity plays a role in colorectal cancer, there are measures patients can take to help reduce their risk for developing the disease. According to the American College of Gastroenterology (ACG), screening for CRC should begin at age 50 for average-risk patients—those without a family history of colorectal cancer.

Those at higher risk due to race, family history, or IBD should be considered for screening at an earlier age. The ACG recommends that African Americans or anyone with a higher risk begin to have colorectal screenings at age 45. A higher risk due to family history includes anyone who has a first-degree family member with a history of colon cancer – a parent or sibling, specifically. And patients with features of a hereditary syndrome associ-

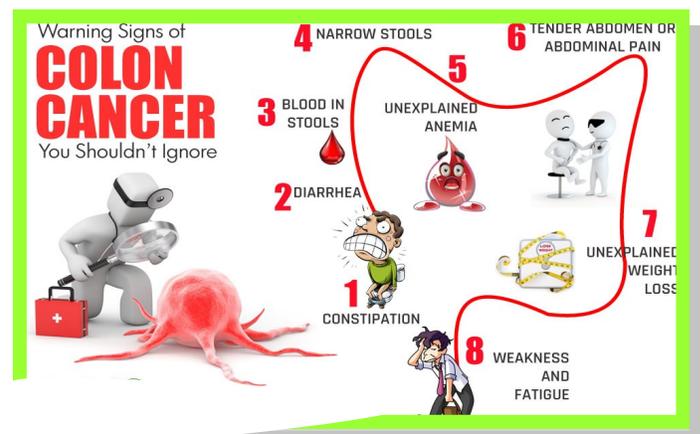
ated with CRC should discuss genetic counseling with their physician.

### Maintain a Healthy Digestive Tract

Other preventive measures that help to support and maintain a healthy digestive tract and to minimize inflammation include:

- Increasing daily fiber intake. Good sources of fiber include whole grains, beans, nuts, fruits, vegetables and oatmeal. Fiber plays a very important role in colon health by normalizing bowel movements. The recommended dietary allowance is to eat 20-35 grams of fiber a day, but to reach that level, increase your intake gradually. Too much, too quickly can cause abdominal cramping, bloating, gas and constipation.
- Drink sufficient amounts of water to stay hydrated and to help the fiber do its job.
- Limit alcohol and caffeine intake, which can contribute to dehydration and can cause constipation.
- Reduce your intake of high fat foods, such as red meat and animal fat, which may contribute to inflammation.
- Regular exercise can help to normalize bowel movements.

There are some studies that show postmenopausal hormone therapy, vitamin D, aspirin, and eating fish may help to reduce your risk for colon cancer.



### Discuss Changes With Your Doctor

Above all, talk with your doctor if you have any risk factors or persistent symptoms. It is important to tell your doctor what color your stool is, because dark-colored or black stool may indicate the presence of blood.

## SICK WHILE TRAVELING?

### What to do if you become sick or injured while traveling:

- If not serious, contact the online doctor affiliated with your health insurance
- If you need to see someone, visit a local in-network clinic or urgent care
- See a doctor right away if you:
  - Have diarrhea AND a high fever (above 102° F)
  - Have bloody diarrhea
  - Are visiting a malaria-risk area and become sick with flu-like symptoms
  - Are bitten or scratched by an animal
  - Have been seriously injured
  - Are sexually assaulted
- Drink plenty of water or other non-alcoholic fluids



### What to do if you are sick on an airplane:

- Tell a crew member as soon as possible.
- If you are coughing, you may be asked to wear a surgical mask.
- If your illness is serious, the crew may move you to a different part of the plane or, if necessary, redirect the plane and arrange for you to exit at the nearest airport for medical care.



### What to do if you are sick on a cruise ship:

- Tell a crew member as soon as possible. You may need to visit the medical facility on board.
- If your illness is serious, the staff may stabilize your condition and move you to a hospital on land.



### What to do if you are involved in a disaster while traveling:

- If injured, seek medical attention right away
- Clean any wounds or rash immediately with soap and clean water

**If in doubt, check it out. Never put your life in danger.**

## Is it a stroke? Check these signs **FAST!**

<b>F</b> ace	<b>A</b> rm	<b>S</b> peech	<b>T</b> ime
			
Does the <b>face</b> look uneven?	<b>OR</b> Does one <b>arm</b> drift down?	<b>OR</b> Does their <b>speech</b> sound strange?	<b>THEN</b> It's <b>time</b> to call 9-1-1!

## Common Stroke Warning Signs and Symptoms

- ♥ Sudden numbness or weakness of the face, arm, or leg —especially on one side of the body.
- ♥ Sudden confusion, trouble speaking or understanding.
- ♥ Sudden trouble seeing in one or both eyes.
- ♥ Sudden trouble walking, dizziness, loss of balance or coordination.
- ♥ Sudden severe headache with no known cause

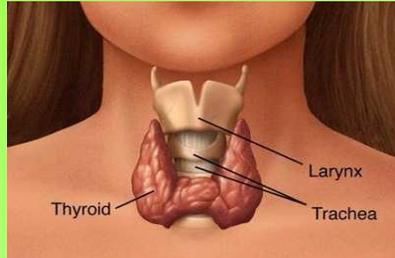
**Time is of the essence. Don't delay.**

**Call 911 immediately.**

## THYROID HEALTH

### Questions to ask about your thyroid health:

1. Where is the thyroid located and what does it do?
2. What are the differences between **hypothyroid** and **hyperthyroid** patients and what are the symptoms?
3. What is Thyroid Stimulating Hormone (TSH), how is it measured, and what should my target number be?
4. What else besides TSH levels are important for making sure my thyroid condition is under control?
5. Why are more people being diagnosed with thyroid cancer and should I be checked for it?



### Did you know?

Adam's apples are found on both men and women but show up more prominently in men as a chunk of bony cartilage that's wrapped around the larynx.

## HELP FOR CANCER CAREGIVERS

Caring for a person with cancer is stressful. Oftentimes, caregivers overlook their own needs.

**HelpForCancerCaregivers.org** provides the information and resources you need to care for your health. This interactive Web tool helps you by creating a Personal Care Plan. It helps with issues like depression and anxiety, coping with emotions, and even managing money issues.



### Thyroid neck check:

1. Hold the mirror in your hand, focusing on the lower front area of your neck, above the collarbone and below the larynx.
2. Tip your head back.
3. Take a drink of water and swallow.
4. Check for any bulges or protrusions in this area as you swallow. Don't confuse the thyroid with the Adam's apple.
5. If you see bulges or protrusions, contact your physician for further evaluation.

### What concerns you today?

- Caregiver burnout and stress
- I need more help from others
- Dealing with practical matters
- Taking care of myself
- Help! I'm not handling this well
- Living with loss after caregiving



## BE INFORMED

### ANTHEM

Customer Service (800) 345-2460  
 Pharmacy/Express Scripts (866) 216-4207  
 Accredo Specialty Drugs (888) 662-0944

### TRUST ADMINISTRATOR

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### TRUST CONSULTANT

RE Sutton & Associates (317) 574-5002  
 Richard Sutton Richard@resutton.com

Plan Year 10/1/2016— 9/30/2017	Operating Account	SCF
Balance 10/1/2016	\$1,335,546.61	\$8,831,774.04
Income / Interest	\$20,139,364.92	\$56,410.97
Moved to Operating Acct.		
Moved to SCF Acct.	(\$500,000.00)	\$500,000.00
Claims & Expenses	(\$18,923,516.38)	
IBNR Claims	(\$3,225,960.00)	
Balance 03/31/2017	(\$1,174,564.85)	\$9,388,185.01