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Race and ethnicity also affect your risk. African Americans, Hispanic/Latino Americans, American Indians, Pacific Islanders, and some Asian Americans are at particularly high risk for type 2 diabetes.

Healthy eating is an important—and delicious—part of managing your diabetes.

Diabetes by the Numbers

- **29.1 million** US adults have diabetes—and **1 out of 4** don't know they have it.
- At least 1 out of 3 people will develop diabetes in their lifetime.
- Medical costs for people with diabetes are **twice as high** as for people without diabetes. Risk of death for adults with diabetes is **50% higher** than for adults without diabetes.

Prevent Complications

People with type 1 or type 2 diabetes are at higher risk for serious health complications, including

- **Heart disease and stroke:** People with diabetes are twice as likely to have heart disease or a stroke as people without diabetes, and at an earlier age.
- **Blindness and eye problems:** Diabetic retinopathy (damage to blood vessels in the retina), cataract (clouding of the lens), and glaucoma (increase in fluid pressure in the eye) can all result in vision loss.
- **Kidney disease:** High blood sugar levels can damage the kidneys over time, long before you start to feel bad.
- **Amputations:** This means you could lose a foot or leg. Diabetes causes damage to blood vessels and nerves, particularly in the feet, and can lead to serious, hard-to-treat infections. Amputation

www.diabetes.org

 American Diabetes Association.



may be necessary to keep the infection from spreading.

But good blood sugar control can help you avoid or delay these serious health complications, and treating complications as soon as possible can help prevent them from getting worse.

Pay Attention to Prediabetes

More than a third of American adults—around 86 million—have prediabetes, and 9 out of 10 don't know it. With prediabetes, blood sugar levels are higher than normal, but not high enough yet to be diagnosed as diabetes. Prediabetes can put people at increased risk of developing type 2 diabetes, heart disease, and stroke. Without lifestyle changes, 15%-30% of people with prediabetes will develop type 2 diabetes within 5 years. Take action now—to help prevent prediabetes from becoming type 2 diabetes and reduce the risk of heart attack and stroke. The CDC-led National Diabetes Prevention Program can help people with prediabetes adopt the healthy lifestyle habits needed to prevent diabetes. Find a program in your community and get started today. Living with diabetes is challenging, but it's important to remember that making healthy choices can have a big effect on the course of the disease—and your quality of life.



Wim & Wiger

A Health Newsletter Serving the North Coast Schools' Medical Insurance Group

Vol. 22, No. 11, November 2016

707-445-7126

Director's Note

Stacy Lane - JPA Director

Open Enrollment 2016

Open Enrollment is that time during the year where you may change your Medical plan, enroll in the benefits program or add eligible dependents you failed to add during their initial enrollment period. Your district has copies of the plan descriptions, rates and enrollment forms if you would like to make a change to your Medical plan or add an eligible dependent. Your new plan or dependent coverage will become effective on January 1, 2017, which coincides with your annual Medical plan deductible reset.

The period during which you may change your plan is November 1st – November 30th. All change requests must be turned into the JPA office no later than 5pm on November 30th. Any requests received after that date will not be accepted. No exceptions will be made for forms received after this date. As with all changes to your account, you must first submit your completed form to your district office. After it is verified for completion, your district will forward it to the JPA. Please take your district's time for processing into consideration so you don't miss the deadline. Also, please make sure your application is complete, including social security numbers, and/or any required paperwork, such as certified copies of marriage or birth certificates.

Certified copies are those that are stamped and signed by the County Clerk. "Keepsake" copies, typically received from the hospital or marriage officiant, are not official legal documents and will not be accepted.

Note:

Our office has received multiple calls from members who forgot that we implemented the Mandatory Mail Order program on July 1st. As noted in the letter mailed to your home earlier this year, the program has an "opt-out" provision if you do not want to participate in the program. Unfortunately, several new customer service representatives at CVS Caremark misinformed our members that you could only pick up prescriptions at a CVS retail store or Target pharmacy if you chose to opt-out. Please note that this is NOT CORRECT. There are notes in all our member accounts in the CVS computer system, so if you are told this, please tell your representative to read further. If that doesn't work, please call our office directly at 707-445-7126 and we will have it corrected. Our member phone calls are always recorded by CVS and the representatives who gave out incorrect information are being retrained. We are sorry for any inconvenience you may have experienced with this issue!

 Blue Shield of California
www.blueshieldca.com • 855-256-9404

 CVS Caremark
www.caremark.com • 866-260-4646

 VSP
Vision care for life

Vision Service Plan VSP
www.vsp.com • 800-877-7195

 GUARDIAN

Guardian
www.guardiananytime.com • 800-541-7846

■ Blue Shield 24/7 Nurse Line: 1-877-304-0504 ■ Teladoc 24/7 Physicians: 1-800-835-2362

Alzheimer's and Dementia Basics

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Alzheimer's is the most common form of dementia, a general term for memory loss and other intellectual abilities serious enough to interfere with daily life.

Alzheimer's disease accounts for 60 to 80 percent of dementia cases.

Alzheimer's is not a normal part of aging, although the greatest known risk factor is increasing age, and the majority of people with Alzheimer's are 65 and older. But Alzheimer's is not just a disease of old age. Up to 5 percent of people with the disease have early onset Alzheimer's (also known as younger-onset), which often appears when someone is in their 40s or 50s.

Alzheimer's worsens over time. Alzheimer's is a progressive disease, where dementia symptoms gradually worsen over a number of years. In its early stages, memory loss is mild, but with late-stage Alzheimer's, individuals lose the ability to carry on a conversation and respond to their environment. Alzheimer's is the sixth leading cause of death in the United States. Those with Alzheimer's live an

average of eight years after their symptoms become noticeable to others, but survival can range from four to 20 years, depending on age and other health conditions.

Alzheimer's has no current cure, but treatments for symptoms are available and research continues.

Although current Alzheimer's treatments cannot stop Alzheimer's from progressing, they can temporarily slow the worsening of dementia symptoms and improve quality of life for those with Alzheimer's and their caregivers. Today, there is a worldwide effort under way to find better ways to treat the disease, delay its onset, and prevent it from developing.

Family history

Another strong risk factor is family history. Those who have a parent, brother, sister or child with Alzheimer's are more likely to develop the disease. The risk increases if more than one family member has the illness. When diseases tend to run in families, either heredity (genetics) or environmental factors, or both, may play a role.

www.alz.org

November is National Diabetes Month

Make it your time to take charge of your type 1 or type 2 diabetes for a longer, healthier life.

Preventive care for people with diabetes—and for the risk factors that cause related health problems—has improved significantly over the past 20 years, and people are living longer and better with the disease. But living longer can mean having other health problems longer, too. Good management over a lifetime is the key, starting with the day you're told you have diabetes.

Get in the Know

There are three main types of diabetes: type 1, type 2, and gestational diabetes (diabetes while pregnant). With type 1 diabetes, your body can't make insulin, so you need to take insulin every day. Type 1 diabetes is less common than type 2 diabetes; about 5% of the people who have diabetes have type 1. Currently, no one knows how to prevent type 1 diabetes.

Most people with diabetes—9 out of 10—have type 2 diabetes. With type 2 diabetes, your body doesn't use insulin well and is unable to keep blood sugar at normal levels. If you have any of these risk factors, ask your doctor if you should be tested for diabetes. The sooner you find out, the sooner you can start making healthy changes that will benefit you now and in the future.

Things That Can Affect Risk

- Being overweight.
- Being 45 years or older.
- Having a parent or sibling with type 2 diabetes.
- Being physically active less than 3 times a week.
- Ever having gestational diabetes or giving birth to a baby that weighed more than 9 pounds.

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Low Fat Raspberry Orange Muffins

Ingredients:

- 1 cup all-purpose flour
- 1 cup whole wheat flour
- 1/2 cup sugar
- 1 tsp baking soda
- 1 tsp baking powder
- 1/4 tsp salt
- 2 tbsp canola oil
- 1/4 cup orange juice
- zest of 1 medium orange
- 1 tsp vanilla extract
- 18-ounce carton fat-free vanilla yogurt
- 1 egg, lightly beaten
- 16-ounce pack fresh raspberries



lowfatcooking.com

Nutrition Facts

Serving Size
Servings Per Container

Amount Per Serving 1 muffin

Calories 167 Calories from Fat 30

% Daily Value*

Total Fat 3.3g 5%

Saturated Fat 0.5g 3%

Trans Fat 0.0g

Cholesterol 15g 5%

Sodium 174mg 7%

Total Carbohydrate 30.1g 10%

Dietary Fiber 2.6g 11%

Sugars 11.6g

Protein 4.1g

Vitamin A 1% • Vitamin C 21%

Calcium 7% • Iron 8%

*Percent Daily Values are based on a 2,000 calorie diet.

Did You Know?

Four U. S. states have adopted a State Muffin. Massachusetts's State Muffin is the Corn Muffin. Minnesota & Washington's State Muffin is the Blueberry Muffin. New York's State Muffin is the Apple Muffin.

Directions:

Preheat the oven to 400 degrees. Combine flour, sugar, baking soda, baking powder and salt in a large bowl. Stir with a whisk. In a separate bowl, combine oil, orange juice and zest, vanilla, yogurt and egg. Make a well in the center of the dry ingredients and add liquid ingredients. Stir until just moist. Add raspberries and fold in gently.

Spoon batter into a 12-cup muffin pan lined with paper cups.