RING IN SPRING WITH THESE TIPS

Page 2
Fight Spring Allergies Without Raising Your Blood Pressure

Spring has sprung here in the Pacific Northwest. And what better way to ease out of winter hibernation than spending time outside enjoying local events and exploring the beauty of nearby daffodil and tulip fields.

However, when spring arrives, so do seasonal allergies. Looking for a resolution? You may want to think twice before reaching for over-the-counter medicine. It may ease your stuffy nose, itchy eyes, and sneezing, but there are risks. Some medicines, including decongestants, work by constricting blood vessels in the nose. This can raise blood pressure. Taking them could be risky if you have high blood pressure. How can you treat allergy symptoms without raising blood pressure? Try these options:

- **Ask your doctor about using antihistamine pills or nasal sprays.** Many relieve sneezing, itchiness, and runny nose and are safe for the heart.
- **Beat allergens with a nasal spray.** Some nasal sprays reduce the body’s reaction to pollen and other allergens. They take about two weeks to start working. You’ll need a doctor’s prescription for a steroid nasal spray.
- **Eyedrops** can soothe itchy, watery eyes.
- **Flush the sinuses with a liquid saline solution.** This process, also known as nasal irrigation, is a safe way to improve allergy symptoms without drugs. You’ll find supplies at drugstores.

Not sure if an over-the-counter allergy medicine is safe for you? Ask your doctor or pharmacist.

**DID YOU KNOW?**

Chances are, a lot of your day is spent inside. But there’s something healing about the great outdoors. In fact, experts believe that exposure to nature can reduce mental fatigue and even boost physical health. Take advantage of the world outside. Open or simply look out your windows. Dig in some flowerpots. Go for a hike. Plant yourself in a park with a blanket.

**CLEAN WITH CARE CHECKLIST**

With winter in the rearview mirror, it’s time to take advantage of the new season with a quick indoor reboot. Whether you love or hate spring cleaning, it’s tough to ignore. These tips can help ensure your safety as you tackle the lifting, climbing, and dirty work:

- Test each load before you lift to make sure it’s something you can handle on your own. If it’s not, get help or use a dolly.
- Read and follow safety instructions when you use strong cleaning products. Wear gloves or masks if instructed.
- Use a ladder or sturdy step-ladder if you need to clean a chandelier or other high fixture.
- When you go up and down stairs, carry only loads you can see over. Keep one hand free to hold a railing.
How to Protect Your Identity This Tax Season

By now you should have received your W-2 form in order to file your 2018 taxes. Tax forms contain your most sensitive information and are a very quick way for scammers to commit tax identity theft and fraud.

Tax identity theft occurs when someone gets access to your Social Security number and uses it to get a tax refund or secure employment. You'll discover it occurred when you receive a letter from the IRS stating more than one tax return was filed in your name, or IRS records show you have wages from an employer you do not know.

STAY ALERT
The Better Business Bureau suggests you be on the lookout for these scams:

- **Impostor scams**: Scammers pose as IRS agents and pressure victims by demanding money or threatening jail time. Fraudsters may spoof phone numbers, so the call appears to be coming from the IRS or local law enforcement.

- **Tax relief scams**: Watch for deceptive advertisements claiming to reduce a person's tax liability greatly.

- **ID theft**: Scammers use stolen personal information, including Social Security numbers, and false W-2 information to file fraudulent tax returns in the victim's name. In some cases, thieves steal W-2s out of unsecured mailboxes.

- **Phishing emails**: Watch your inbox for these sophisticated schemes that try to fool you into thinking they're from the IRS or our partners in the tax community. The emails may appear to be legitimate by using spoofed email addresses and stolen logos to trick the recipient into believing that the email is from a trusted source.

To protect your identity this tax season:

- **Use qualified and reputable professionals**: If you’re seeing a tax preparer, use a qualified professional and make sure he or she includes a preparer tax identification number. Be wary of preparers who guarantee high-value tax returns. Be cautious of preparers who tell you that you need to obtain other services from them in order for them to complete your taxes.

- **Make sure antivirus software is up-to-date** and never use public Wi-Fi to file tax returns. Don’t file taxes from a link in an email.

- **Never open a link** or attachment from an unknown or a suspicious source.

- **If you receive a call from someone claiming to be from the IRS**, and you do not owe tax, or if you are immediately aware that it’s a scam, don’t engage with the scammer. Just hang up.

THE IRS WILL NEVER:

- Call to demand immediate payment over the phone, nor will the agency call about taxes owed without first having mailed you a bill

- Threaten to immediately bring in local police or other law-enforcement groups to have you arrested for not paying

- Demand you pay taxes without giving you the opportunity to question or appeal the amount it says you owe

- Require you to use a specific payment method for your taxes, such as a prepaid debit card, gift card, or wire transfer.

- Ask for credit or debit card numbers over the phone.
Home Alone: Is Your Child Ready?

Deciding to let your child stay home alone is a process. It requires planning, teaching, and taking a realistic look at your child’s readiness.

The American Academy of Pediatrics recommends parents consider allowing their child to stay home alone at age 11 or 12—as long as it’s during the day and for no more than about three hours. Even more important than age, say experts, is maturity: Is your child ready for this responsibility? Is your child relaxed or apprehensive about being alone? The bottom line: Let your child stay home alone only if you and your child are comfortable with the idea.

PREPARE YOUR CHILD
Preparation is the key to helping your child feel safe. Experts recommend that you arm your child with knowledge:

- Make sure your child knows where to find the first aid supplies and how to handle basic injuries like cuts, scrapes, minor burns, and nosebleeds.
- Safely store dangerous items, including guns, knives, power tools, razor blades, and medications, in a locked cabinet or out of the reach of children.
- Teach your child who to call and what to do in emergency situations, such as a medical emergency or fire. Post emergency numbers on the fridge or another place in the house that’s easy to find. In addition, make sure your child knows at least two escape routes from the house.
- Show your child how to shut off alarm systems, where to find flashlights, and how to use cellphones and landlines.
- Leave your work phone number, cellphone number, and numbers of nearby friends, neighbors, or relatives where your child can find them.
- Agree on the rules for using the phone, television, internet, and kitchen appliances; having friends visit; and if homework and chores are expected to be completed before you come home.

PROTECT YOUR CHILD
In addition to preparation, experts advise that you protect your home-alone child by following these guidelines:

- Secure windows and doors when you leave.
- Teach your child to keep the doors and windows locked at all times.
- Talk with your child about when it’s OK to open the door, or if he or she shouldn’t open the door at all when you’re not home. Remind your child not to tell strangers at the door or on the phone that he or she is home alone. In addition, tell your child not to talk about being home alone on social media.
- Have your child check in when getting home, or call your child yourself while away. You can also have a neighbor or friend do so.

Finally, limit the time that your child is alone. An hour or two may be appropriate, but try to avoid extended periods of unsupervised time.
Exams, homework, and social pressure can be stressful for any student. But for students today, stress is a serious concern. A new study finds that more than one-third of secondary school students report psychological distress. The study involved more than 10,000 Canadian students and covered questions about depression and anxiety. More than 45 percent of girls and 20 percent of boys reported high levels of distress, the survey found.

In U.S. surveys, nearly one-third of teens report unhealthy levels of stress. And teens claim that school is their number one source of stress.

The good news: Parents can take steps to help children and teens cope better with school-related stress.

**HOW STRESS HURTS STUDENTS**

Stress isn’t merely unpleasant. It can also have serious physical effects. Teens may have trouble sleeping or avoid responsibilities. Stressed-out teens may also be more likely to use alcohol or other illegal drugs.

Teens undergoing stress can be irritable, angry, or anxious.

**HELP STUDENTS DE-STRESS**

Students can’t avoid stressful situations, like exams. But parents can help their children learn how to cope well with stressors.

Ask your child or teen what’s causing the stress. Identifying the cause of stress can be the first step toward addressing it. Once you’ve found the problem, brainstorm ways to solve it. For example, does your teen feel the need to be a perfect student? He or she might need to set more realistic expectations, like trying his or her best instead of expecting 100 percent on every test.

Sleep can also safeguard against stress. According to the National Sleep Foundation, teenagers need eight to 10 hours of sleep a night. But only 15 percent of U.S. teens report getting at least eight and a half hours of sleep on school nights.

Encourage kids and teens to find healthy outlets for stress. Physical activity is one of the best stress busters. Spending time with supportive friends also helps. Meditation has been shown to lower levels of anxiety and relieve some of the physical effects of stress.

Parents should remind students that not all stress is bad. Sometimes stress can be motivating. For example, if your child is worried about a test, that pressure can inspire her to study.
**Carrot Cake Bowl**

Impress your guests this Easter with a healthy take on a savory classic.

**INGREDIENTS**
- \( \frac{1}{2} \) cup 1 percent milkfat cottage cheese
- \( \frac{1}{4} \) cup frozen or fresh pineapple small-cut chunks (tidbits), divided
- 4 baby carrots, grated (about 3 tbsp.), divided
- \( \frac{1}{4} \) tsp. cinnamon
- \( \frac{1}{4} \) tsp. vanilla extract
- 1 tsp. pecan pieces

**DIRECTIONS**
1. Place cottage cheese, \( \frac{1}{4} \) cup pineapple chunks, 1 tbsp. carrots, cinnamon, and vanilla extract into a blender. Blend until smooth and creamy (until it looks like cream cheese icing).
2. Place pecan pieces, remaining \( \frac{1}{8} \) cup pineapple chunks, and remaining 2 tbsp. carrots in the bottom of a bowl.
3. Pour cheese mixture on top.

_Serves one; serving size: 1 cup. Each serving provides about 140 calories, 3 g fat (1 g saturated fat, 0 g trans fat), 4.5 mg cholesterol, 479 mg sodium, 12 g carbohydrates, 8 g sugar, 1 g fiber, 15 g protein._

**Peach and Carrot Smoothie**

2 peaches, pitted and halved, peeled or unpeeled
1 medium carrot, top removed, peeled or unpeeled
8 ice cubes (about 1 cup)
3 large strawberries, tops removed (about \( \frac{1}{2} \) cup)
1 tbsp. honey
1 tsp. vanilla
\( \frac{1}{2} \) tsp. cinnamon

1. Wash all fruit in fresh water.
2. Place all ingredients in a blender and blend on high for two minutes.
3. Divide into two glasses. Garnish each with a strawberry.

_Serves two. Each serving provides about 138 calories, 1 g fat (0 g saturated fat), 0 g trans fat, 0 mg cholesterol, 45 mg sodium, 34 g carbohydrates, 27 g sugar, 5 g fiber, 2 g protein._

If you’d like a creamier smoothie, add 1 cup of skim milk. Each serving contains about 180 calories, 1 g fat (0 g saturated fat), 0 g trans fat, 2 mg cholesterol, 97 mg sodium, 40 g carbohydrates, 33 g sugar, 5 g fiber, 6 g protein.

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**FREE PROGRAM HELPS YOU GET ACTIVE**

Get out and make the most of spring with the LifeBalance Program, a discount program available at no cost to all USFHP members. LifeBalance is here to help you enjoy the things you love most—fun family time, the great outdoors, health, fitness, travel, sports, and the arts.

Explore program savings on fun family activities like Mariner’s games, Great Wolf Lodge stays, Woodland Park Zoo visits, or Clipper Vacations cruises. Or check out deals on running and walking gear and events, cycling accessories, outdoor apparel, kayak and paddleboard rentals, zip lines, and other purchases that will help you get out and enjoy the season.

Here’s how you can access savings:
- Visit [LifeBalanceProgram.com](http://LifeBalanceProgram.com) on your computer, tablet, or smartphone.
- Enter your email address and click submit.
- Enter the activation code USH2706.
- Enter your first and last name, zip code, email preferences, your preferred password, and click “Sign In.”

**QUESTIONS?**
Contact LifeBalance member services at [info@LifeBalanceProgram.com](mailto:info@LifeBalanceProgram.com) or 888-754-5433.
Paying for Medications

Some members have an insurance plan in addition to US Family Health Plan (USFHP). This may be through an employer. If you have insurance in addition to USFHP, that insurance should be used to pay for your medications first.

- If you don’t have insurance besides USFHP, continue using USFHP for your medication needs.
- If you have another insurance in addition to USFHP, please note the following:
  - Give your pharmacist your primary insurance card and ask him or her to use that insurance for payment before billing USHP.
  - Your pharmacy may be able to submit an online request to MaxorPlus for reimbursement. If the drug is covered by TRICARE, USFHP can then pay the balance of your cost. You will not have to make a copayment. This is often called “split billing.”
  - If your pharmacy can’t “split bill,” you can submit your receipt directly to USFHP. To receive reimbursement, mail your receipt to the address below. The receipt should show the patient’s name, drug name, quantity dispensed and amount paid. The address to send your receipts to is: USFHP at Pacific Medical Centers Attn: Member Services 1200 12th Ave. South Seattle, WA 98144

FIND A SUPPORT GROUP NEAR YOU

Depression, addiction, and other mental health issues can make you feel isolated and alone.

The truth is, you are not alone. Help is readily available nearby, and it can take many forms. Professional counselors are a great resource. There are many alternatives, though.

For example, it might be easier for you to talk with others who have gone through similar situations than it is to go to a doctor. Community peer support groups give you a place to talk with other people who are facing the same issues.

At a support group meeting, people typically share their personal stories. You can share yours. The group may discuss ways that you can improve your situation or solve a specific problem. Some groups are led by people like you. Others have a medical professional in charge.

Most support groups are open to anyone. But many focus on a specific issue, such as anxiety, attention-deficit/hyperactivity disorder, alcoholism, depression, eating disorders, or gambling addiction.
A MEMBERSHIP SERVICE FROM THE US FAMILY HEALTH PLAN

Ask Member Services

Q: HOW LONG DOES IT TAKE FOR ME TO RECEIVE AN AUTHORIZATION FOR A REFERRAL MADE BY MY PRIMARY CARE PROVIDER (PCP)?

A: Typically, referrals are processed by US Family Health Plan (USFHP) within 72 business hours of receipt from the provider. To avoid delays, make sure your provider submits the referral to the USFHP Referral Department on the same day it is made, or as soon as possible. The health plan cannot act on the referral until it is received from the PCP. Once the referral is authorized or denied, the decision will be sent to the provider’s office. You will also receive notification in the mail. If you have any questions about the status of a referral, please call Member Services.

Q: WHAT INFORMATION DO I NEED TO PROVIDE WHEN I CALL MEMBER SERVICES WITH AN ISSUE I NEED ASSISTANCE WITH?

A: You should always provide the Member Services Representative with the Member ID number of the member you are calling about. The Member ID number can be found on the identification card.

QUESTIONS? Call our toll-free Member Services line at 1-800-585-5883, option 2.