

HEALTHY LIVING

Research before picking health plan

BY ANDY MILLER
Cox News Service

The stumbling economy may make this year's "open enrollment" decisions more important than ever for many workers.

Autumn is the season when millions of employees pick a health plan. And typically, they face an increase in their monthly premium costs for health insurance, and often, a rise in deductibles and co-pays for medical services.

The economic downturn, meanwhile, is driving many Americans to cut back on spending.

Benefits experts say that amid this financial anxiety, workers should research their choices and become savvy consumers, getting the most out of their health-care dollars.

Here are some enrollment tips:

Do Your Homework

Don't assume the health plan you chose this year will fit your needs next year. Compare your options. Read the fine print. Assess what worked for you this year and what didn't. Were the doctors you saw covered under your

plan? How much did you spend in out-of-pocket costs?

Trade-Offs

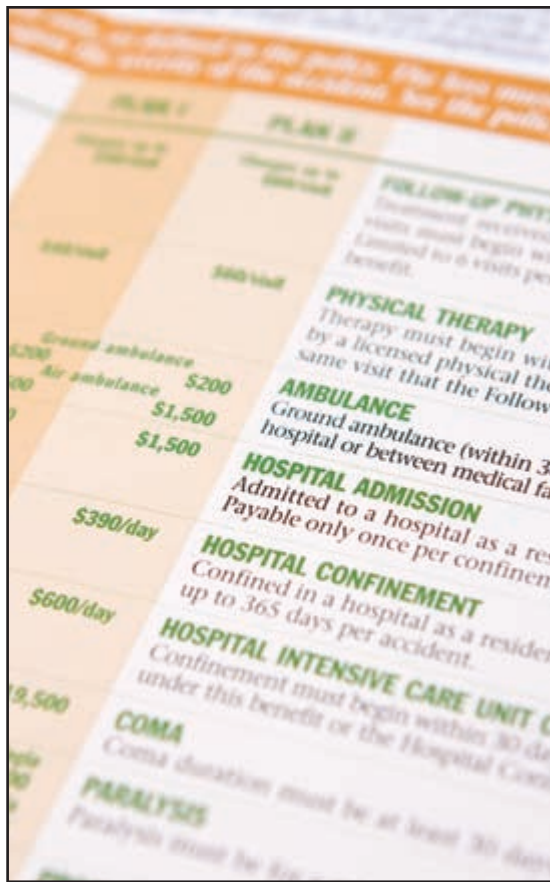
If you have a choice of health plans, determine your out-of-pocket costs and monthly premium costs. Figure out whether it makes sense to pay a higher premium for lower out-of-pocket costs, or vice versa. Plans with low premiums often have high deductibles, which can be onerous for some workers.

Coverage

Factor in your medical conditions when making your choices. Prescription-drug coverage can vary on co-pays and which drugs are approved. Dental, vision and disability coverages are important items to consider.

Tax-Free Accounts

Many employers offer flexible spending accounts for medical expenses, and dependent-care spending accounts. These can



give you big tax advantages because contributions are made before your paycheck is taxed.

Life Changes

Update your benefits to reflect a significant change in your life, such as marriage, birth, adoption and divorce.

Wellness

Your employer may offer smoking-cessation programs, discounted gym memberships and weight-management seminars. Some companies also provide incentives, such as credits or lower deductibles, if you join a wellness program. Other firms offer incentives for filling out a health-risk questionnaire. Wellness can be a win-win for both you and your company.

Get Help

Some employers offer online tools to help you compare benefits options. Take advantage of this help. Also, don't be afraid to ask questions about your choices.

Sources: Hewitt Associates, Mercer, MetLife, Blue Cross and Blue Shield of Georgia, Guardian. ■

HEALTHY EATING

BY CAROLYN O'NEIL
Cox News Service

It's heartening to know that there's good news in some sectors of the business world and in this particular case



CAROLYN O'NEIL / COX NEWS SERVICE

Walnuts are high in omega-3 fatty acids and among the highest of nuts in antioxidant levels.

Benefits, supply of walnuts piling up

there's an upside for our heart health, too. California walnut growers are harvesting an exceptionally abundant and high-quality crop this year.

"It's a good time for the walnut industry," says Don Norene, a third-generation farmer who tends 750 acres of walnut trees outside of Sacramento. He explained to me during a recent visit to California farms that a combination of dry weather and just-right growing conditions in 2008 resulted in a 16 percent bigger crop than last year's. Add to that an increased consumer demand for naturally nutritious food, including nuts that fit into the healthy Mediterranean diet profile, and you can see why it's even sunnier in this part of northern California.

Nutrition research on walnuts' health benefits is piling up, too. They're on the list of nuts that qualify for a U.S. Food and Drug Administration health claim that eating 1 1/2 ounces of nuts a day may reduce the risk of heart disease. And even though nuts are a pretty concentrated source of calories — about 160 to 200 calories an ounce — the kind of oil in

nuts, like olive oil and canola oil, is rich in heart-healthy fats.

Nuts' image as being fattening is fading, too. Weight-control research shows nuts, which are also good sources of fiber and protein, can help people diet because just a little adds a lot of satiety to meals and snacks.

All nuts have their own specific nutrition story to tell. Walnuts, compared to other nuts, have the highest levels of plant-based omega-3 fatty acids and are among the highest in disease-fighting antioxidant levels. They even beat out a glass of red wine in content of phenol, which is one of the most potent antioxidants.

Walnuts from California are literally part of the Mediterranean diet. Spain is one of the most enthusiastic importers. But closer to home it's inspiring to see and taste how nuts are making their way into creative dishes on restaurant menus and in recipes for home cooking.

Best-selling cookbook author Mollie Katzen, who wrote "The Vegetable Dishes I Can't Live Without," uses nuts to enhance the flavor appeal of healthy recipes includ-

ing her recipe makeovers on www.walnuts.org. The recipe for Mollie's Broccoli Salad with Mushrooms and Walnuts is a healthier alternative to a traditional broccoli and cheese casserole.

Of course, nuts can be sprinkled into a meal all the way from appetizers to dessert, from savory to sweet. A spear of endive with a dot of blue cheese and bits of walnut is a delicious bite to serve at parties. Or the next time you're enjoying dessert at one of those frozen yogurt places, why not go for a few walnuts on top to add a bit of fiber and other healthy nutrients? While you're enjoying each bite, think of those walnut farmers enjoying this year's happy harvest.

Nut-ricious note: Sure, nuts are rich in fats. That's how they make peanut butter and peanut oil, for instance. But the oils in nuts (monounsaturated and polyunsaturated — the same kind as in olive oil and canola oil) are the "good fats" associated with reduced risk of heart disease. They also are low in saturated fats. ■

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