

# CAUTION: CARBON MONOXIDE

What is carbon monoxide, and how can you stay safe? CO is an odorless, colorless gas found in fumes from fuel burning in vehicles, stoves and more. It can build up indoors and poison people or animals.

Symptoms mimic the flu — headache, weakness, vomiting and confusion. Too much inhaled CO can cause a person to pass out or even die.

Everyone can be harmed by CO poisoning, but infants, the elderly, and people with heart disease, anemia or breathing problems are more likely to get sick.

How can you prevent CO poisoning?

- Install CO detectors in your home. Place the detector in your bedroom so it can wake you.
- Never burn charcoal indoors.
- Have your appliances serviced every year and make sure they're vented properly.
- Never run your vehicle inside a garage attached to a house.

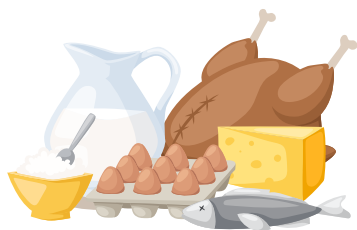


## FROM FLAB TO FAD

New diets are always on the weight-loss radar, but it's hard to discern which will work and which are truly unhealthy fads. Diets meant for significant weight loss like the keto diet and South Beach are best practiced in the short term, while going vegan or cutting calories can be integrated into your daily life for the longhaul.

**The South Beach diet** is a three-phase low-carb, low-fat and high-protein diet. The first phase is extremely low in fat and carbs. Caveat:

The restriction of saturated fats along with the use of processed vegetable and seed oils could lead to health problems.



PROTEINS

**Atkins** is comprised of four stages and a two-week introductory period. The first two weeks limit carbs. Keep in mind that many Atkins foods are high in saturated fats.

Since the **vegan** diet cuts out all animal products, it can become easy to rely on processed foods and beverages, which makes losing weight difficult and unlikely. However, if undertaken with whole foods, weight loss is sustainable.



CELLULOSE

The **ketogenic** diet promotes weight loss through lowering of insulin levels and making ketones (acidic chemicals made in the liver) the body's primary fuel source as opposed to sugars. However, too much ketone buildup in the blood can be dangerous, so this is not a long-term diet.



FATS

## BENEFIT SPOTLIGHT



### THE RX LADDER

Prescription medication is an important part of your medical insurance benefits. But some levels of medication cost more, and these types are covered differently by different insurance plans.

**Prescription Medications:** Prescribed by a doctor. Cost is determined by their assigned tier: generic, preferred, non-preferred or specialty.

**Generic Drugs:** Chemically identical to corresponding preferred or non-preferred versions. Usually the most cost-effective version of any medication.

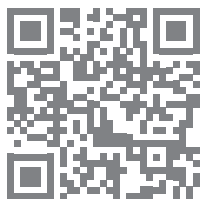
**Preferred Drugs:** Brand-name drugs on your plan's approved list (available online).

**Non Preferred Drugs:** Brand-name drugs not on your plan's list of approved drugs. These drugs are typically newer and have higher copays.

**Specialty Drugs:** Prescription medications used to treat complex, chronic and often costly conditions. Because of the high cost, many insurers require that specific criteria be met before a drug is covered.

**Prior Authorization:** A requirement that your physician obtain approval from your health insurance plan to prescribe a specific medication for you.

**Step Therapy:** Programs to steer employees to less expensive, yet equally effective, medications while keeping member and physician disruption to a minimum. You must typically try a generic or preferred-brand medication before "stepping up" to a non-preferred brand.



**BONUS ARTICLE OF THE MONTH:  
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