

LiveSmart

Fit to learn, Fed to Learn

"Don't ask what the world needs. Ask what makes you come alive, and go do it. Because what the world needs is people who have come alive."
 — Howard Thurman, American theologian

Your child may want to conduct an orchestra, build a rocket, or be a farmer. One way they can explore their ideas and potential and learn how to make informed choices is through elective classes in school, like computer animation, astronomy, ethics, baking, engine repair, cosmetology or choir. Electives coach young people through unfamiliar opportunities and help them determine their best next step toward a goal. Electives involve a student in the process of selection, prepare him or her for work or further education, offer mentoring, and foster confidence and capacity to consent or decline to act at a challenging life crossroad. Parents show respect and trust in their child by supporting enriching, out-of-the-box aspirations and resources that cultivate good judgment.

— Helen S. Edelman, LiveSmart Project Director, livesmart@classroomenrichment.org

Plan Ahead for Health Crisis

It's an uncomfortable topic, but a little planning can make things a lot easier for you and your family if you become critically ill.

Documenting your health care wishes in advance and naming a person to act for you when you are unable to speak for yourself will enable a trusted person to arrange care according to your wishes. These advance directives may specify medical treatment you will consent to or refuse, name a surrogate decision-maker, or both. It's a gift that will help your loved ones cope at a very stressful time and help to avert confusion and conflict within the family.

Types of advance directives include:

A Health Care Proxy names a health care agent to make decisions for you when you can't make them yourself. It also allows you to specify resolutions to such major decisions as what types of treatments you want and if you want life support.

Your health care agent can be anyone over age 18. You can designate general authority or limit it to certain situations. You may state if you will donate your organs and tissues after death. You don't need a lawyer or notary for witnesses, just two other adults. You can revise or cancel your directives any time.

Forms and instructions are available from the state Department of Health, Attorney General, and many hospitals, including St. Peter's Hospital. (See Web links below.)

A Living Will details your health care wishes, especially about end-of-life care. However, some living wills do NOT include naming a health care agent, and therefore don't designate anyone as being in charge. You can get a template to do so (and which includes naming the agent) from the New York State Bar Association.

Don't confuse the documents above with a **Do Not Resuscitate (DNR)** order. The DNR only tells medical personnel NOT to use cardiopulmonary resuscitation (CPR) if your heart or lungs stop working properly.

Consistent with our Judeo-Christian belief that life is a gift of a loving God, St. Peter's Hospital values life because people are made in the image and likeness of God. It also is our belief that patients have a legal and moral claim to make informed, autonomous health care decisions about their life consistent with their moral and religious beliefs.

Learn more:

NYS Department of Health: www.nyhealth.gov
 NYS Attorney General: www.oag.state.ny.us
 NYS Bar Association: www.nysba.org
 St. Peter's Hospital: www.stpetershealthcare.org

If you or a member of your family needs a physician or information about other St. Peter's services, call the St. Peter's Physician Referral & Information Line at 1-877-525-2CARE.



St. Peter's Hospital
 A Member of St. Peter's Health Care Services

Health beat

In sickness or in health, sometimes people are asked to take part in a medical study. Researchers do this to determine if a new treatment is effective; sometimes it's an alternative option for treatment. So what should you know before signing on the dotted line? First, ask why the research is being done and exactly what will happen to you if you take part. Be sure to ask about potential side effects and if the research will help you, directly. You also want to know your options; can you leave the study at any time and how long the study will last. Ask about cost and how the information will be used. For more information check out: <http://www.cdc.gov/hiv/pubs/brochure/unc3bro.htm/>.

— Benita Zahn
 Health Reporter,
 WNYT/NewsChannel 13

Join Benita Zahn weekdays at 5 p.m. and 5:30 p.m. on WNYT for all your health news.



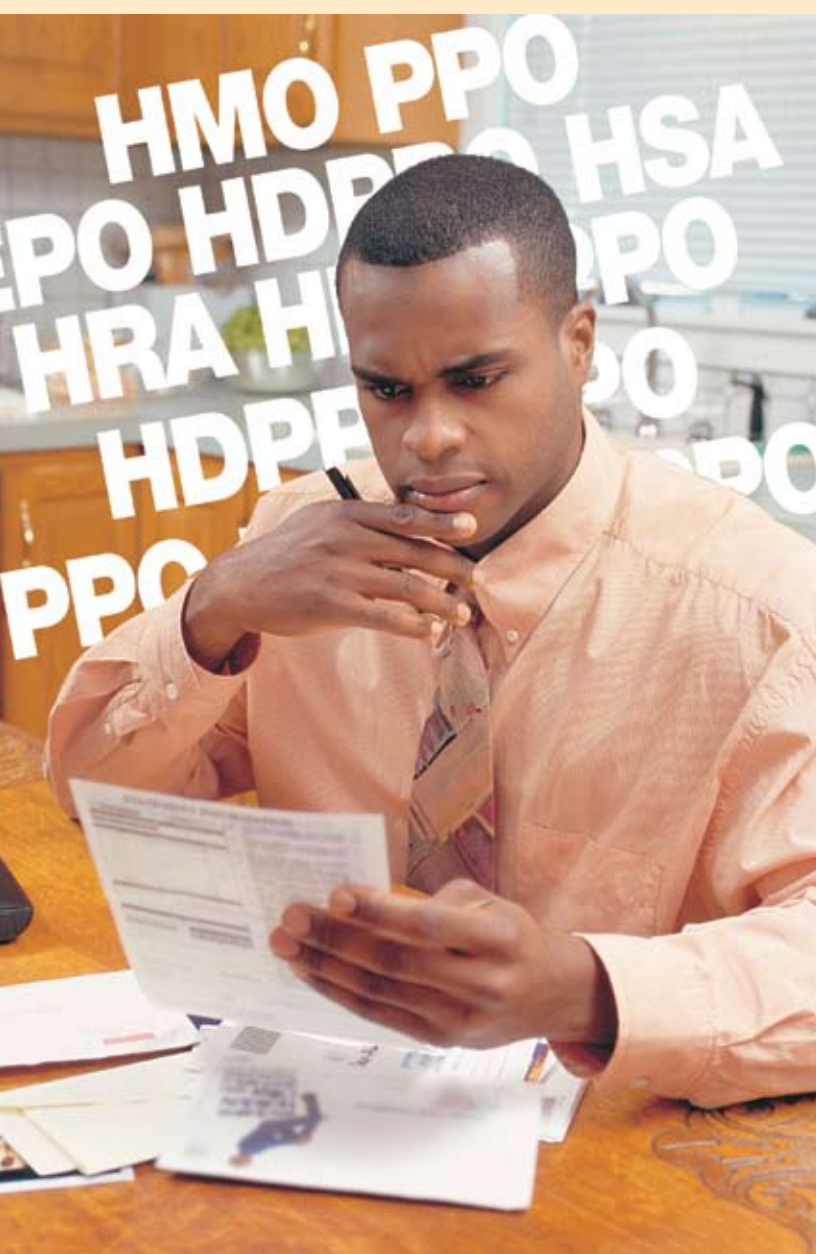
Understanding Your Options: The ABCs of Health Care

It's that time of year again: Your employer may be asking you to choose a health plan, and you may be daunted by the task. This guide can help you make sense of insurance acronyms and jargon, and support your informed decision about the types of health coverage available in the marketplace.

Multiple insurance options have been developed so that businesses and individuals can select a plan that fits their needs best. While traditional fee-for-service or indemnity plans enable members to visit their preferred doctor and choose to pay with or without the help of health insurance, many other options exist to address diverse needs.

Health Maintenance Organization Plan (HMO): A primary physician participating in an HMO coordinates your care and refers you to specialists, when necessary, within a network of associated doctors and hospitals. Most HMOs will not cover a physician outside of this network; however, an HMO usually covers the cost of preventive care.

Preferred Provider Organization Plan (PPO): In addition to a monthly fee to be a member of an insurance plan, you also will pay a co-payment or co-insurance for seeing a doctor if you belong to a PPO. Unlike HMOs, PPOs allow you to see a specialist without a referral from your primary care physi-



cian, but care outside the PPO may require a higher co-payment or co-insurance, or have a higher deductible before the insurance makes payment.

Exclusive Provider Organization Plan (EPO) With a focus on preventive care and wellness,

an EPO is a cost-effective plan that often offers coverage without the need for referrals from a 'gatekeeper' or primary care physician.

High Deductible Preferred Provider Organization Plan (HDPPPO) An HDPPPO will offer

you the option of paying lower premiums, while paying a higher deductible for health care. This plan is cost-effective, and usually results in tax savings.

Health Savings Account (HSA)/Health Reimbursement Arrangement (HRA) An HSA is available to any individual, or an employee or employer, who is covered by a high-deductible health plan that meets federal guidelines, but not covered by other health insurance. Separately, an HRA comprises funds provided by an employer, set aside to reimburse employees for qualified medical expenses.

"Choosing a plan that works for you means considering your health needs and budget. Don't be afraid to ask your insurance company about ensuring proper coverage. Most companies have departments specifically designed to help you with these difficult decisions," says Carole Montepare, senior vice president of sales, CDPHP.

For more information on choosing a health plan, contact the CDPHP sales division at 518-641-5000, or 1-800-993-7299.



Snacking the Way to Better Health for Seniors

By Ellie Wilson, RD, MS
 SENIOR NUTRITIONIST,
 PRICE CHOPPER SUPERMARKETS

It's called 'Tea and Toast Syndrome.' This was what dietitians would listen for when speaking with older patients in the hospital — someone living on their own, not feeling like or knowing how to prepare whole meals, gradually letting their intake dwindle down to tea and toast, at the expense of vital nutrients and health.

How to improve this situation? Strategic snacking! New research is showing that snacking may be a great way for seniors to meet their nutritional needs. It just depends on the snack items. Many seniors have one larger main meal, sometimes around lunch time. Tea and whole-grain toast could be part of a breakfast meal, along with a fruit cup or banana. Late afternoon, a cheese stick or slice of cheese with some higher-fiber crackers (at least 2 grams of fiber per serving/6 crackers) is a nice afternoon munch, providing protein, calcium, fiber and B vitamins. A cup of lower sodium soup, like Campbell's Healthy Request Line, or Healthy Choice, with frozen bagged spinach tossed in, makes a nice light dinner, and an evening treat could be a couple of low-fat cookies or low-fat flavored yogurt (more high quality protein, calcium and probiotics).

Other helpful food products include: fruit cups, dried fruits and trail mixes, four- and six-oz. yogurts, as well as drinkable yogurts; sliced meats (try for the lower-fat and lower-sodium



choices, like the Healthy Deli and Thumann's All Natural brands at Price Chopper). Healthy Choice Meals are great to have on hand

— they meet specific standards of lower sodium and fat, and usually meet most of the needs for anyone with health issues. They

are small portions, which may be appealing to someone who does not want to cook a big meal. They microwave easily and quickly, a bonus for those who don't cook. Cut-up fruit, baby carrots, and grape tomatoes are easy to eat and require no prep.

All of these items are easy to find, tend to be fair value for the money, and pack a health benefit. The secret to good health is supporting our bodies well with good nutrition.



Happy snacking, and here's to a Healthy U!

Make the Healthy U Connection with free answers to questions about nutrition and healthy eating. Corporate Nutritionist Ellie Wilson, R.D., M.S., can help make your favorite foods fit your lifestyle with products and practices that improve the way you feel, look and eat. Email Ellie at www.pricechopper.com, then click Healthy U Connection at 1-800-666-7667, option 2. Healthy U nutrition information addresses general nutrition concerns. Nutrition questions related to treating or controlling a medical condition should be directed to a physician.



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WHY DO I NEED AN INFORMED CONSENT?

Doctors will give you information about a particular treatment or test so you can decide whether you wish to undergo it. This process of sharing information about the risks and benefits of a procedure and making sure you understand what is being done and the possible outcomes is known as informed consent. The concept of informed consent is based on the moral and legal premise

of individual autonomy and self-determination: You — the patient or the patient's guardian or designated health proxy — have the right to know as much as possible so you can be responsible and comfortable with decisions you make responding to a health care dilemma.

— Based on information from the Academic Emergency Medical Journal