

A Publication for the Customers of Trustmark Group Insurance, a division of Trustmark Life

# Building Cultures of Health

healthy hints

### The Dos and Don'ts of Running

With the summer months upon us, many people are lacing up their running shoes for some quality exercise. Running is an effective way to shed excess pounds and feel healthy. Check out the following list of dos and don'ts to help make running an enjoyable, injury-free experience.

### Do...

Start slow. Walk to warm up.

Wear loose-fitting clothes. They allow heat to escape.

Drink cold water. Cold water leaves your stomach quicker than any other liquid and produces a cooling effect both physiologically and psychologically.

Keep your head up. This helps keep the rest of your body in alignment, key for preventing injuries, and allowing you to run faster.

Run your own race. Run at a pace that's comfortable for you. You can challenge yourself, but don't overextend yourself.

Cool down. Five to 10 minutes of light jogging or walking slowly decreases your body temperature and removes waste products from working muscles.

### Don't...

Eat a big meal before you run. Big meals can put extra stress on your system when you exercise.

Run in the dark. You might trip over an object and injure yourself. If you must run in the dark, wear reflective clothing, don't run alone and bring a cell phone or whistle in case you need help.

Run your hardest every day. Recovery days prevent injuries.

Run on your toes. Shin splints or other injuries will quickly develop.

(from discoveryhealth.com)

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### A Weight Loss and Fitness Q&A

If you're planning on losing weight and getting in shape this summer, keep these answers to some motivating questions in mind to help you stay motivated and healthy.

#### Q: What is the role of exercise in a weight loss regimen?

A: Exercise burns calories. Aerobic exercise of 50 percent intensity for 30 minutes burns 200 to 250 calories. Aerobic exercise of 75 percent intensity for 30 minutes burns 300 to 350 calories. The longer the duration of exercising or more intense the activity, the longer the metabolic rate stays increased afterward and more calories are burned. Resistance or weight training is a good idea, too. It helps replace body fat with muscle mass. Exercise is also a mild appetite suppressant.

#### Q: How many calories burned are required to lose one pound of fat?

A: 3,500.

#### Q: What is a good way to lose weight and keep it off?

A: Changing your lifestyle or behavior usually offers a more permanent weight-loss solution than quick weight-loss methods. The body usually readjusts to water loss that is associated with quick-fix diets.

## Q: What is a safe amount of weight to lose

A: Weight loss should generally not exceed one to two pounds per week, or eliminating 3,500 to 7,000 calories. The average person consumes between 2,000 and 3,000 calories per day. One strategy is to lower the amount of fat in your diet to 30 to 35 percent of your calories and reduce the amount of simple sugar you consume.

> (Source: Fit Society Magazine, American College of Sports Medicine)

news you can use

## In-Network Benefits Are a Click Away

Make sure you're getting the most out of your medical benefits plan by using in-network providers every time you need medical care. For an up-todate list of in-network medical providers in your area, log on to www.trustmarkins.com. Select 'Group' under Insured/Participants. Then click on Physician/Hospital Look Up. Or to shortcut the process, add this address to your list of favorites: http://www.trustmarkins.com/group/members/ lookup.cfm. You can also use the telephone number or website listed on the back of your Trustmark Medical ID card.

## Be Prepared When Students Start College

Remember to complete a Dependent Student Verification form if you have dependent children aged 19 and over who are full-time college or tradeschool students. Doing so will continue prompt payment of benefits. It will also save premium if the child is no longer a full-time student and is therefore ineligible for coverage. Dependents aged 19 and over who are no longer full-time students can be covered under COBRA for 36 months.

Find the form on the Trustmark Group website at www.trustmarkins.com/group in the Employer section. The form is under Administration Forms and is called a Depedent Student Certification form.

Rx corner

### Generics Provide Relief From Soaring Drug Costs

Last year, the cost of many popular brand-name drugs increased more than seven percent - a new record according to a recent report from AARP. Over the same time period, the price of 75 of the most widely used generic drugs rose by just half a percentage point (0.5).

"For brand name drugs, we are still seeing that on average, manufacturers are raising their prices more than double the rate of inflation," said David Gross, author of the study and a senior AARP policy advisor.

In 2004, the average price increase for 195 brand name drugs was 7.1 percent, while the general rate of inflation was 2.7 percent, the largest price hike in any of the past five years.

The AARP study found that all but one of the 25 top-selling drugs saw price increases that were greater than the inflation rate. The price of 16 of these drugs increased at more than double the rate of inflation. Of the 75 generic drugs looked at in the study, most prices remained unchanged in 2004.

Trustmark encourages the use of generic drugs over brand names, whenever there's an opportunity to do so, by offering attractive low co-pay options on many of its healthcare plans.

"In terms of ingredients, there is literally nothing different between a brand name drug and its generic equivalent," said Barbara Engelhard, Pharmacy Strategies Specialist for Trustmark. "There's probably never been a better time to make the switch to generics than now."

(Source: AARP report, Trends in Manufacturer Prices of Brand Name Prescription Drugs Used by Older Americans, 2004 Year-End Update)

