

DRIVER'S SEAT

IT'S YOUR HEALTH.
STAY IN THE DRIVER'S SEAT.®

IN VOLUME 29

- Make Your Health a Priority
- Did You Know?
- Roadblocks to Health
- Take Our Quiz

DID YOU KNOW?

URGENT CARE CENTERS

can save you hundreds of dollars. If it's life or limb, hit the ER. Anything else, urgent care will do.

OVER-THE-COUNTER (OTC)

medications are FDA-regulated, affordable and sometimes contain the exact same ingredients as prescription drugs.

MAIL-ORDER PHARMACIES

can be an inexpensive and convenient option. Sign in to MyGreatWest.com and click on the *Pharmacy* tab to learn more.

The OUTPATIENT OPTION

often means a lower bill and less recovery time.

Don't forget – **STAYING IN-NETWORK** can save you a bundle.



MAKE YOUR HEALTH A PRIORITY

When times are tough, cutting back on shopping, travel and gasoline are all smart tactics for getting ahead and staying there. No matter if you're on the mend or in tip-top shape, medical care is not the place to pinch pennies. Your health care should always take the lead. This issue of *Driver's Seat* coaches you on how to make both your health and your budget a priority.

DON'T PUT OFF THE PREVENTIVE

Avoid postponing checkups, temporarily canceling coverage or skipping a screening. It's these preventive practices that keep your health in check and your checkbook balanced. Some workplaces and community centers offer free flu shots, blood pressure tests, and other health screenings.

AVERAGE COSTS

- Average cost of a mammogram¹ – **\$250** ▶ One year of breast cancer treatment² – **\$35,000**
- Average cost of a CT lung scan¹ – **\$1,100** ▶ One year of lung cancer treatment² – **\$75,000**
- Average cost of cholesterol screening¹ – **\$70** ▶ Bypass surgery² – **\$55,000 to \$90,000**

Screenings can often detect a disease early and set you on the path toward early, affordable treatment.



¹ Costs determined by Great-West Healthcare, now part of CIGNA, claims data and medical research in conjunction with Current Procedural Terminology (CPT) codes.

² "Hospital Charges Explained", AHA Advancing Health in America, www.aha.org, 2003

Please note that the retail charges presented are estimates only and may vary significantly based on health care professional, location and severity.

Continued on next page

TAKE OUR QUIZ

GETTING A GRIP ON STRESS & DEPRESSION

1. The medical cost of depression goes beyond therapy and medication to include³:

- A. Poor performance at work
- B. Loss of income
- C. Excessive credit card debt
- D. All of the above

2. Stress is the initial symptom for what percent of overall health care costs?⁴

- A. 12%
- B. 9%
- C. 16%

3. In 2006, what percentage of people with depression reported contacting a mental health professional?⁵

- A. 29%
- B. 19%
- C. 66%

ANSWERS

1. D 2. C 3. A

³ "The High Monetary Cost of Untreated Depression", December 13, 2007, www.savingadvice.com

⁴ "Stress Costs", David Straker, June 26th, 2005, www.changingminds.org

⁵ National Health and Nutrition Examination Survey, 2005-2006, www.cdc.gov

⁶ "Depression Linked to Bone-Thinning in Pre-Menopausal Women", National Institute of Mental Health Study, November 26th, 2007, www.nimh.nih.gov

⁷ "Depression Linked to Early Heart Disease", Feb. 6, 2007, www.myheartcentral.com



DON'T PLAY PHARMACIST

Deciding your own dosage might seem to save money in the short-term. But it can also lengthen your medication schedule or delay recovery. There are ways to save safely. Sign into MyGreatWest.com and select the *Pharmacy* tab to learn more about your over-the-counter, generic and mail-order options.

ROADBLOCKS TO HEALTH

Unfortunately, budget woes can lead to stress and depression. When you're trying to save money, these issues may seem unimportant. But they're real conditions and if untreated, could lead to further illness.

DEPRESSION

Thirty-five percent of males and 22 percent of females with depression reported that their symptoms made it very or extremely difficult for them to work, get things done at home or get along with other people⁶. But it doesn't stop there. Studies are increasingly linking more illnesses to depression, including osteoporosis⁶ and heart disease⁷.

WHAT TO DO

Sign in to MyGreatWest.com, click on *Find a Provider*, then select *Find a Great-West Healthcare Provider*. Choose *Search by Medical Condition*, then *Depression*. You'll find a provider to help you diagnose and treat depression. Not sure if you're depressed? Sign in to MyGreatWest.com and take our *Health Assessment* by selecting *Health & Wellness* under the *Wellness* tab.

STRESS

Stress is often overlooked. Aren't we all a little stressed, after all? Research shows that when you're chronically stressed, you're much more likely to become sick, especially if you're ignoring the symptoms.

WHAT TO DO

Sign in to MyGreatWest.com. Under the *Wellness* tab, select *Health and Wellness*, then *Healthy Living Programs*. Our Stress Relief program can get you started, effectively and affordably, on managing your stress.



We reference CIGNA and Great-West Healthcare to accommodate all members. CIGNA members, please disregard Great-West Healthcare references.

"CIGNA" and the "Tree of Life" logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by CIGNA Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company (CGLIC), CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In California, HMO plans are offered by Great-West Healthcare of California, Inc. All other medical plans in California are insured or administered by CGLIC. CGLIC has acquired the business of Great-West Healthcare from Great-West Life & Annuity Insurance Company ("GWLA"). Certain products continue to be provided by GWLA (Life, Accident and Disability, and Excess Loss). GWLA is not licensed to do business in New York. In New York, these products are sold by GWLA's subsidiary, First Great-West Life & Annuity Insurance Company, White Plains, N.Y. Rights in all marks are reserved by their respective owners.

