



CARE Quarterly

Suggestions to Keep Your PC Healthy

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1. **Use an Anti-virus software program on your PC.** Keep the definitions up to date.

2. **Use an email antivirus service** that scans inbound and outbound email for viruses at the mail server level.

3. **Do not install programs like** Limeware, Kazaa or any other Peer to Peer file sharing software. These programs contain spyware and will continue to install new spyware over time. The purpose of these sites is to share files. A large number of the files shared on these networks are infected, either intentionally or by chance.

4. **Do not install "free" stuff** like screensavers, cool weather tools (e.g. weatherbug, Instant Messengers, etc. These "free" programs typically have spyware, malware, or trojans piggy-backed into the installation and you don't know it.

5. **Do not visit un-trusted sites.** There are security holes within web

browsers and Windows, these sites take advantage of those security holes. You WILL more often than not end up with viruses, spyware, malware or browser hijacks from these types of website. Un-trusted sites will also try to trick visitors into in-



stalling a plug-in or BHO (Browser Helper Object), which is in actuality spyware. What is an un-trusted site? #1, pornographic sites, followed by program crack sites, betting sites, joke sites ... the list goes on and on. If you wouldn't want your kids looking at it, chances are it's not for you either.

6. **Do not double-click email attachments** with the following common extensions for ex-

ecutable files:exe, .bat, .com, .shs, .vbs or .scr .pif and sometimes .jse and .vbe Generally picture files are ok. Extension are: jpg, jpeg, bmp, gif

7. **Frequently run the following program** to help keep your computer free from Spyware and viruses. When new items are found, remove them using the software that detected the spyware and malware:

- **Microsoft Windows Defender** - Microsoft's free antispyware program.

- **Anti Virus Software** - Such as Norton or McAfee.

8. **Windows Updates** - Set your computer to automatically download and install Windows Updates. **A very common message with a large majority of Microsoft updates: A security issue has been identified with (a particular vulnerability) that could allow an attacker to compromise a computer running Microsoft Windows and gain control over it.**

Retirement Savings



It is becoming more important for individuals to plan for their retirement. The Lincoln Financial Group has identified three main challenges to retirement income security that people need to think about:

1. **The challenge of living longer:** The good news is that Americans are living longer, healthier, more active lives than previous generations. For both men and women today, the median age for retirement is 62. On average, a 62-year-old man can expect to live to age 85, while a 62-year-old woman can expect to live to age

88. In other words, individuals must plan for a retirement that may last 25 years or more.

2. **The challenge of inflation and market volatility:**

More time in retirement means assets must work harder to offset the impact of inflation and market volatility. Even a modest inflation rate of 3% can cut savings' purchasing power in half in 24 years. And a market downturn can quickly deplete savings.

3. **The Challenge of changing sources of income:** Traditional pensions are becoming a thing of the past, and Social Security

benefit levels have an uncertain future. Ultimately, the responsibility for creating a reliable retirement income has shifted to the individual.

A good way to increase your retirement funds is to take part in your employers 401K if it is offered. If you already have a 401K set up look at increasing your contributions when possible. Even the smallest increases can lead to a substantial amount of income at the time of retirement.

**Lincoln Financial Group
July 2006 Retirement Plan
Leader*

5 Common Headache Triggers

1. **Stress:** Frayed nerves are a frequent cause of "tension" headaches and may also trigger migraines. **Ideas:** Take 30 minutes a day just to daydream, meditate or otherwise relax. Daily exercise also helps ease stress and tension



2. **Eyestrain:** Focusing on one object for a long time (such as a computer screen) can cause temporary head pain.

Suggestions: Take occasional "eye breaks" by looking out a window; consider an eye

exam to see if a vision problem may be a factor in your headaches.

3. **Diet:** Certain foods contain substances that can trigger headache pain. **Examples:** caffeine, red wine, processed meats, chocolate, cheese, citrus fruits, lentils, snow peas and monosodium glutamate (MSG).

4. **Sitting:** Staying seated for long periods, especially if you're on the phone or hunched over for extended periods, can tighten muscles and lead to tension headaches. **Self-defense:**

Shift positions; stretch once an hour; stand during phone conversations; take a lunchtime walk.

5. **Sleep:** Too little or, surprisingly, even too much sleep can bring on headaches. **Best:** Control your body's internal clock" by going to bed and getting up at the same times each day—even when you're not working

**The Top Health
Promotion and Wellness
Newsletter*

October 2007 Issue.

Generic Alternatives: Prescriptions for Savings



There is no question that generic drugs can save you money. For example, look at the cost difference between Lipitor® (the nation's #1 prescribed cholesterol lowering drug) and generic alternatives:

- Generic alternatives cost 75% to 80% less per month than Lipitor®.
- Generic alternatives can save you \$30 to \$50 per month in insurance copayment or deductible charges, compared to a Lipitor® prescription

People often question if certain generic drugs are as good as the brand name drugs. Using the same example as above, Lipitor® belongs to the class of cholesterol lowering drugs called "statins." All available generic statin medications are approved by the FDA and have the same basic mechanism of action upon the body, producing similar effects. For most people, generic alternatives to brand name prescription drugs will deliver the same beneficial results.

The key to getting a generic alternative is to ask. Because generic alternatives are not exactly the same as branded medications, they cannot be substituted at a pharmacy. Generic alternatives must be prescribed by a physician or health care provider. It is the individual's responsibility to request a generic alternative.

**This information was found in the Security Health Plan Trendsetter Winter 2007 newsletter*

Best protection against the flu: vaccination

According to the Centers for Disease Control and Prevention (CDC), the single best way to protect yourself and others against influenza is to get a flu vaccination each year. Two kinds of flu vaccine are available in the United States:

- **The "flu shot"** — an inactivated vaccine (containing killed virus) that is given with a needle, usually in the arm. The flu shot is approved for use in people older than 6 months, including healthy people and people with chronic medical conditions.
- **The nasal-spray flu vaccine** — a vaccine made with live, weakened flu viruses that do not cause the flu (sometimes called LAIV for "live attenuated influenza vaccine" or FluMist®). LAIV (FluMist®) is approved for use in healthy* people 2-49 years of age† who are not pregnant.

October or November is the best time to get vaccinated, but getting vaccinated in December or even later can still be beneficial since most influenza activity occurs in January or later in most years. Though it varies, flu season can last as late as May.

* "Healthy" indicates persons who do not have an underlying medical condition that predisposes them to influenza complications.

† On September 19, 2007 the **U.S. Food and Drug Administration (FDA)** approved use of the nasal influenza vaccine LAIV (FluMist®) for healthy children ages 2-4 years old (24-59 months old) without a history of recurrent wheezing, as well as for healthy persons ages 5-49 years who are not pregnant. Previously, approval was for healthy persons ages 5-49 years who are not pregnant.



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