

TeamChoice

Value-driven. Quality Assured.

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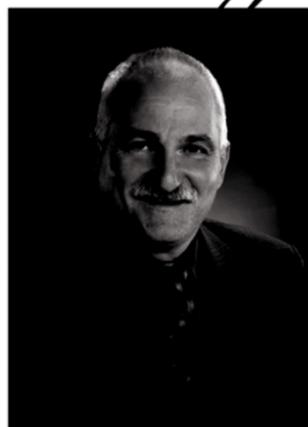
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January / February 2009

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CONGRATULATIONS

Physician OF THE Year



Douglas Klepper, MD
PEDIATRICS

Douglas Klepper, MD is the 2008 UMC Health System Physician of the Year. Dr. Klepper's true passion is caring for children and he was selected for this honor by his colleagues and hospital staff for the leadership, vision and compassion he brings to the UMC Children's Hospital.



Higher Deductibles Don't Mean Lower Benefits Anymore!

The recent downturn in the economy has forced small business owners to take a hard look at the benefits offered to their employees. To many it is a matter of finding a solution that will allow them to continue to provide benefits at all. So what are their options?

Through the use of some recent legislative developments in the tax laws employers are now able to deduct contributions to his employee benefit plans. The instrument now available is called a Health Reimbursement Arrangement or HRA. The employer can raise his deductible substantially (for example from \$1,000 to \$2,500) and still offer similar benefits by taking on a small amount of risk. For example the employer tells the employees that they are responsible for the first \$1,000 of the deductible and the employer agrees to reimburse any claim over the \$1,000 up to the new \$2,500 deductible amount. Statistically only approxi-

mately 20% of plan participants exceed the \$1,000 deductible level so the employers' exposure is limited. The premium savings are significant and in most cases a difference in excess of 20% is realized.

Assurant Health is a market leader in the design and implementation of these types of exciting products. In addition Assurant will administer these types of plans at no charge to the employer creating a turnkey solution to one of today's most pressing costs to small business owners!

For more information on these types of plans and how they can potentially benefit you please contact John Tanner from Assurant Health at 800-888-0635x 2315 or by email at [HYPERLINK "mailto:john.tanner@assurant.com"](mailto:john.tanner@assurant.com) john.tanner@assurant.com.

**Ask your agent about an Assurant /TeamChoice option
or call TeamChoice at 806-795-5959 for a list of participating agents.**

PNS Introduces Family Medical Care - Plainview

UMC PNS is pleased to announce our new clinic facility in Plainview for Family Medical Care (FMC). In January, Family Medical Care (formerly located at 2404 Yonkers) opened the doors at their new location at 1208 N. Interstate Highway 27, south of 13th Street on the east access road. The clinic is staffed by Family Practice Physician, Mario Guel, MD, Micah Hensley, Certified Physician Assistant. Luke Hinshaw, MD., Internal Medicine Physician, conducts regular clinic sessions there and manages FMC patients hospitalized at UMC.

On Tuesday, February 24th, the staff will welcome the public from 4-6pm for an Open House, Dedication and Ribbon Cutting. Tours will be given of the new state of the art clinic and refreshments will be served. See our announcement in the Feb. 15th edition of the Plainview Daily Herald for details.

The clinic's regular hours are 8am to 8pm Monday – Friday; Saturday from 9am – 4pm; and Sunday from 1pm – 5pm. Appointments and walk-in patients are welcome at the clinic.

Our staff is focused on providing expert service for acute illnesses as well as comprehensive care for your medical conditions, everyday minor emergencies and urgent care needs. We also provide work-related medical services such occupational medicine and workers compensation.

Family Medical Care offers onsite digital radiology and laboratory services. Electronic Medical Records (EMR) is a benefit to the patient and their healthcare provider. With EMR, patients' medical history, including prescriptions and x-rays, is connected to the UMC Health System. When a patient is seen at University Medical Center or other PNS locations with EMR, the physician has access to their latest medical visit at Family Medical Care.

Family Medical Care also offers Occupational Therapy services. Occupational Therapist, Jerry Hiracheta, cares for persons with mental, physical, developmental, and emotional disabilities and conditions and helps people recover and develop or maintain skills for daily living, work and play. Patients dealing with everything from a stroke to an injury at the work place can benefit from skilled occupational therapy services. Jerry is trained in functional movement, strengthening, and conditioning to return people to normal everyday life as soon as possible.

Having occupational therapy onsite is beneficial because the physician and the therapist are under one roof and are able to work together to develop the best care plan for the patient.

Family Medical Care accepts most commercial insurances including Medicare and Medicaid. Cash and most major credit cards are accepted.

Family Medical Care welcomes new patients each and every day, and looks forward to providing you with professional medical services on your schedule.

TeamChoice Providers Offer Beneficial Health Screenings

TeamChoice is proud to have NorthStar Surgical Center as part of their panel of providers. The following educational information is presented by NorthStar.

COLON CANCER

Colorectal cancer is the second most common cause of cancer deaths for men and women combined, according to the American Cancer Society. However, because this form of cancer develops slowly, the National Cancer Institute recommends a screening colonoscopy for early detection, which focuses on finding and removing polyps that can be a precursor to colon cancer in most cases. For most people, screening colonoscopy should begin at age 50 at the earliest for people at average risk. Screening colonoscopy should be done at an earlier age if you have risk factors, which include family history of colon cancer, and those whose diets are high in fat, calories, alcohol and low in calcium and vitamin D may also be at a higher risk of colorectal cancer. Diabetes, obesity and smoking can also put people at higher risk of the disease.

BREAST CANCER

With advances in today's medicine, breast cancer can be detected at an earlier stage, which can improve survival. Risk factors, such as family history, cannot be controlled. However, dietary changes and lifestyle modification may reduce the overall risk of many forms of cancer in general. Most experts recommend that women age 20 and older perform monthly self breast exams; women between the ages of 20-39 should have their doctor perform a breast exam at least every three years. After age 40, women should have a clinical breast exam by their physician every year. Mammography can be an effective way of detecting breast cancer at an early stage. The National Cancer Institute recommends yearly mammographic screening for women age 40 and older unless they are at high risk, in which case, they should start getting a mammogram at age 30. Be sure to talk to your doctor if you have a family history of breast cancer or if you notice a lump in your breast. Also, notify your physician if you have not had a screening mammogram by the age of 40. These few, simple steps can have a great impact on survival.

PROSTATE CANCER

The cause of prostate cancer is unknown, although some studies have shown a relationship between high dietary fat intake and increased testosterone levels. It is the third most common cause of death from cancer in men of all ages and is the most common cause of death from cancer in men older than 75. It is rarely found in men younger than 40. Because it is such a slow-growing cancer, early detection is key. The National Cancer Institute recommends men to have a rectal exam beginning at age 40, which can reveal an enlarged prostate. From there, a number of additional tests can confirm a diagnosis of possible prostate cancer. The American Cancer Society also recommends in addition to annual rectal exams, a PSA test beginning at age 45 if there is a family history of prostate cancer and/or if you are African-American, and at age 50 for all others. To reduce the risk or progression of prostate cancer, the American Cancer Society recommends a diet rich in fruits, vegetables and dietary fiber, and low in red meat and saturated fats. Studies have shown that a low fat diet may slow the progression of prostate cancer.