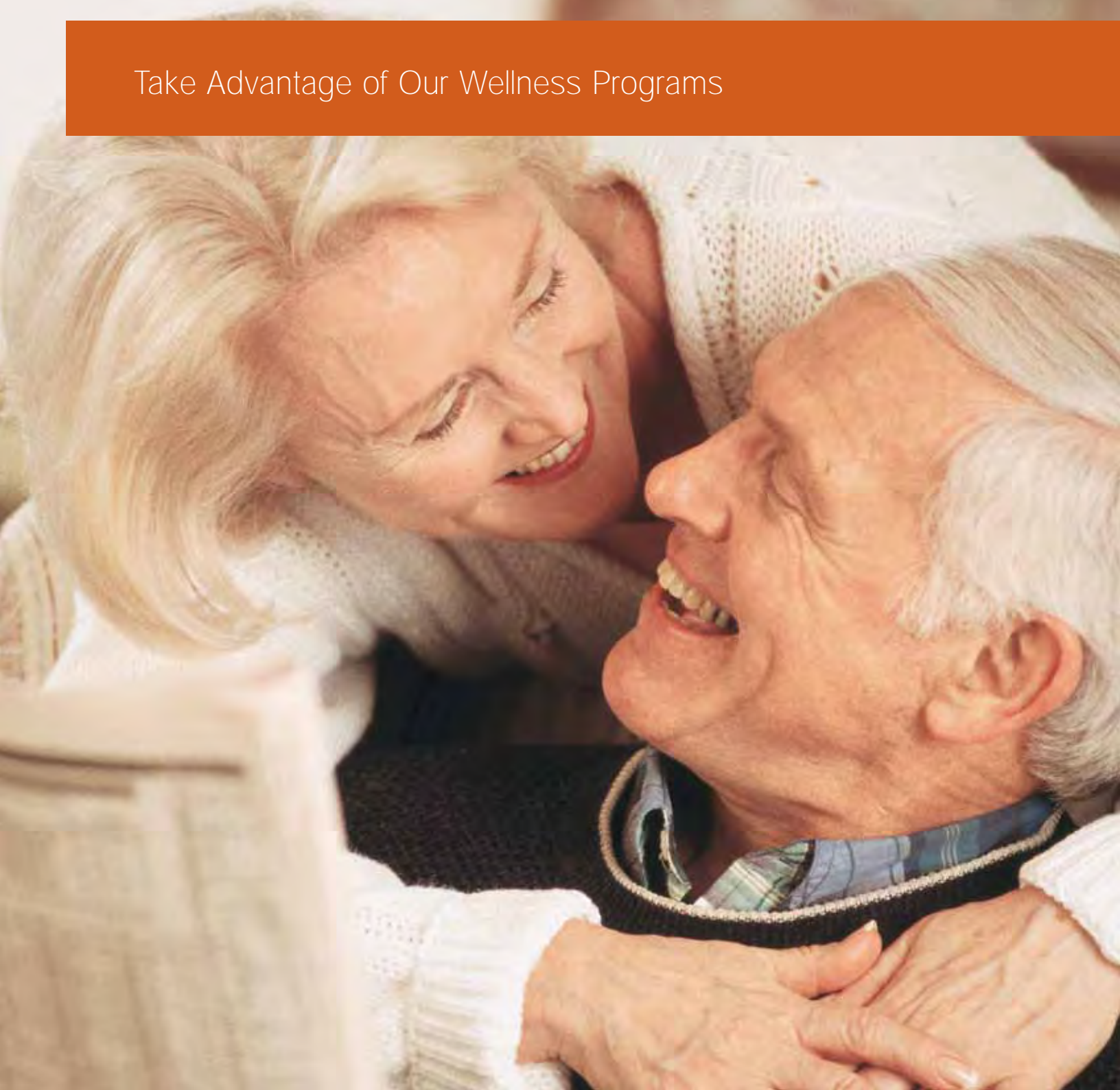


AmeriHealth Healthy LifestylesSM

Take Advantage of Our Wellness Programs



A Message About AmeriHealth Healthy LifestylesSM

At AmeriHealth, we encourage you to pursue the advantages of good health by taking an active role in your health care decisions.

That's why we offer you as many reasons as possible to choose AmeriHealth. We offer you a full range of resources for your well-being, including innovative programs and services designed to give you all the information and support you need to make good health care choices.

As a member, you will be able to take advantage of our wellness programs and convenient online resources and services.

We hope you will find the AmeriHealth Healthy Lifestyles Program Booklet both educational and informative as you pursue a healthier lifestyle for you and your family.

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SilverSneakers®

Join the SilverSneakers Fitness Program at no cost to you and enjoy amenities such as treadmills, weights, heated pools, and fitness classes at a participating gym location.



Now, when you join AmeriHealth 65® you will receive the SilverSneakers® Fitness Program at no additional cost. Join SilverSneakers and enjoy free access to amenities, such as treadmills, weights, heated pools, and fitness classes, which are included with a free basic SilverSneakers location membership. Visit www.silversneakers.com to view a list of participating SilverSneakers locations.



Once you've enrolled in SilverSneakers you can use any participating location across the nation. Designed for members at all fitness levels, the program promotes better health, greater independence, and a more fulfilling life.

AmeriHealth is pleased to offer our eligible Medicare members SilverSneakers, the nation's leading fitness program designed exclusively for Medicare-eligible members. Membership to SilverSneakers is provided at no additional cost to eligible Medicare members.

How does SilverSneakers work?

- + Enroll at a participating location and receive a basic location membership, including free access to amenities, such as treadmills, weights, heated pools, and fitness classes.
- + Members can take advantage of SilverSneakers classes offered at the fitness center location. Classes are designed to provide a non-intimidating environment where members can meet new people who share their health goals.
- + There are no minimum visitation requirements.

What makes SilverSneakers unique for Medicare eligibles?

- + SilverSneakers classes are designed exclusively for Medicare eligibles to improve their strength, flexibility, balance, and endurance and are taught by nationally certified instructors.
- + Classes are easy on joints and utilize elastic bands, balls, and weights to increase muscle strength and coordination.
- + As your fitness level progresses, you may be able to take advantage of additional SilverSneakers options, such as YogaStretch, SilverSplash, Cardio Plus, and Cardio Circuit, available at selected fitness center locations.

How do I begin?

It's easy to become a SilverSneakers Fitness Program member.

- + Choose a convenient location. Visit www.silversneakers.com to view a list of participating fitness centers by state.
- + Go to the location you've chosen, present your AmeriHealth 65 membership ID card at the front desk, and ask to join SilverSneakers. (If you would like to schedule an orientation with the SilverSneakers Senior AdvisorSM, please call in advance.)

- + Tour the location to see all the amenities you'll enjoy as a SilverSneakers member. Feel free to ask questions during the tour. Complete a little paperwork and get started now! Enjoy fitness, fun, and friends with SilverSneakers.

Remember, it has been proven that regular exercise can reduce stress, increase strength and agility, and improve your heart and overall health and well-being. So make the most of your membership in AmeriHealth 65 and take advantage of the SilverSneakers Fitness Program. SilverSneakers is a great way to get fit, have fun, and make friends!



*SilverSneakers is a registered mark of Healthways Health Support, Inc.

Alternative Health

Save up to 40% on health and wellness products, and up to 25% on massage therapy and acupuncture.

You have access to a national network of alternative health practitioners that offers you discounts of up to 25 percent. You can save up to 40 percent on more than 2,400 health and wellness products. And you have an online library of alternative health information. You have trained health educators available to help you manage your stress, get in shape, or quit smoking. These resources are available to you thanks to our partnership with American Specialty Health Networks, Inc., a leader in alternative health care.



Massage therapy

Massage employs touch — deep kneading with some techniques, light pressure or long strokes with others — to treat the muscular structures of the body. It's used to relieve stress, relax tense muscles, increase blood flow, soothe aches and pains, and improve general well-being.

Acupuncture

For more than 5,000 years, acupuncturists have treated many conditions by inserting fine needles into the skin at specific points on the body. The needles stimulate acupuncture points to normalize physiological functions, modify or prevent the perception of pain, and encourage the body's own healing abilities.

It's easy to find a practitioner

Just visit amerihealthexpress.com and search by type of practitioner or location, or call 1-877-335-2746. To get your discount, tell the practitioner you're an AmeriHealth member when you make your appointment. Be sure to bring your AmeriHealth ID card to your visit.

Discounts on health and wellness products

Save up to 40 percent on vitamins, dietary supplements, homeopathic remedies, sports nutrition products, health-related books, and items for skin care, fitness, and yoga. Shop online via amerihealthexpress.com, or call 1-877-335-2746 for a product list.

Discount on Healthroads health education programs

Looking for a personalized approach to reaching your goals? Whether you want to lose weight, quit smoking, manage stress, or learn about healthier choices, Healthroads provides personal coaching through online programs and over-the-phone counseling. A health educator will help you set realistic goals and define the steps you need to take in order to reach them. Visit amerihealthexpress.com, or call 1-877-335-2746 for more information.

Important information about alternative health services

The Alternative Health Program is a value-added program available solely for the convenience of those members who are interested in alternative health products and services. AmeriHealth does not endorse the individual practitioners, services, and products of the Alternative Health Program. The practitioners, services, or products of the Alternative Health Program should not be used as

a substitute for medical diagnosis and treatment. AmeriHealth recommends that members consult with their physicians before using any alternative health services or products.

The products and services described on this page are neither offered nor guaranteed under the AmeriHealth contract with the Medicare program but are made available to all enrollees who are AmeriHealth members.

Should a problem arise with any value-added item or service, please call the AmeriHealth Health Resource Center for assistance at 1-800-275-2583 or 215-241-3367.



Medicare members, please note: The products and services described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the plan's grievance process.

Healthy Weight, Healthy You*

Get up to \$200 back for attending your choice of approved weight-loss programs.

A healthy weight reduces your risk for heart disease, high blood pressure, diabetes, and stroke, just to name a few. If you'd like to lose weight, we'll reimburse up to \$200 per year of your class fees or membership costs for approved weight management programs.



First, select an approved weight loss program
Choose Weight Watchers®¹ and attend weekly meetings, or opt for an approved weight management program based at a network hospital. Some youth weight management programs for individuals 18 and younger may also be eligible for reimbursement. If you like, you may join more than one program per year.

For questions on program eligibility, contact the Health Resource Center at 1-800-275-2583. You can find Weight Watchers locations at www.weightwatchers.com or by calling Weight Watchers at 1-800-651-6000. You can find a nearby network hospital at amerihealthexpress.com or by calling our Health Resource Center.

Next, enroll with AmeriHealth Healthy LifestylesSM
Be sure to contact us when you sign up for your weight management program. You can do it online at amerihealthexpress.com or by calling our Health Resource Center at 1-800-275-2583 or 215-241-3367, TDD/TTY 1-888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST.

You'll receive a letter confirming your enrollment and a reimbursement form.

*Please refer to your Summary of Benefits for complete details.

Start losing

Remember: Your loss is your gain, and we're behind you all the way.

And get your reimbursement

Submit your reimbursement request once you have completed your program. However, you must submit your reimbursement request within 90 days of your 365-day anniversary date. Complete and send the reimbursement form (located in back of this booklet) along with your completed Weight Watchers membership books or receipts from a network hospital-based program to:

AmeriHealth
Attention: AmeriHealth Healthy Lifestyles
Healthy Weight, Healthy You
1901 Market Street
P.O. Box 41880
Philadelphia, PA 19101-9131

Dietary products are not eligible for reimbursement.

Note: Only one reimbursement will be issued per member per 365-day program enrollment period.

We'll reimburse you up to **\$200!**

¹Weight Watchers® is a registered trademark of Weight Watchers International, Inc.



Stress Management

Get a free stress management CD.

For our prehistoric ancestors, stress was a lifesaver — a natural reaction to danger that prepared them to defend their shelter or flee from a wild animal. For us, a little stress can still be positive — helping us feel excited or perform better. But severe or prolonged stress can actually threaten health. It has been linked to six of the leading causes of death, including heart disease and cancer.¹



Get a free stress management CD by visiting amerihealthexpress.com or by sending us the order form located in back of this booklet. This audio program can help you learn to balance your life, relieve your stress, and get more done in less time. In fact, it'll help you learn to make stress work for you. We'll also include a stress management booklet with helpful stress reduction techniques.

Meanwhile, try this:

Stress is an unavoidable part of life. Some stress is normal, but too much stress can affect your quality of life and your health. It is important to utilize various stress management techniques to relieve stress, such as:

Maintaining a healthy diet. A diet low in fat and high in fiber and complex carbohydrates might help relieve your stress.

Exercising. Regular physical activity is one of the most effective stress management techniques.

Expressing your feelings. This is a part of the emotional healing process.

¹ Cary L. Cooper, *Handbook of Stress Medicine and Health*, CRC Press, London, 2005.

Medicare members, please note: The products and services described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the plan's grievance process.

Writing. Research has proven that expressing one's self in writing is an effective way to reduce stress.

Making choices for a healthier lifestyle. This includes not smoking and limiting your alcohol consumption.

Relaxing. Take a few deep breaths, talk to a friend, take a walk. If it calms you down, it fights stress.

Getting enough sleep. Your body recovers from the stress of the day while you are sleeping.

Better sleep

The average adult requires eight hours of sleep per day. It's essential for good health, mental and emotional functioning, and safety; the National Highway Traffic Safety Administration says drowsiness causes more than 100,000 traffic accidents a year. How much sleep do you need? Calculate it this way: The amount of time it takes you to awaken without an alarm clock and feel fully rested is an adequate night's sleep.



Want to sleep better?

Keep a regular sleep calendar. Perhaps you've heard of "circadian rhythms" — your body's sense of the 24-hour clock. Your body wants to sleep between midnight and 6 a.m., even if you work the night shift.

Avoid caffeine. It's a stimulant.

Avoid nicotine. Another stimulant.

Avoid alcohol. It might help you relax and fall asleep, but it causes disruptions throughout the night.

Don't eat or drink too much close to bedtime. This can make you less comfortable going to sleep, especially if you have a heavy meal, eat spicy food, or drink lots of fluids.

Exercise at the right time to promote sleep. Exercise contributes to better sleep, provided you don't do it just before going to bed.

Use bedtime relaxation techniques. A relaxing routine activity, such as a warm bath, reading, or listening to music, may make falling asleep easier.

Create a sleep-promoting environment. Keep it cool, quiet, dark, and free of noise and bright lights. Your mattress should be comfortable and supportive.

Order your free stress relief CD

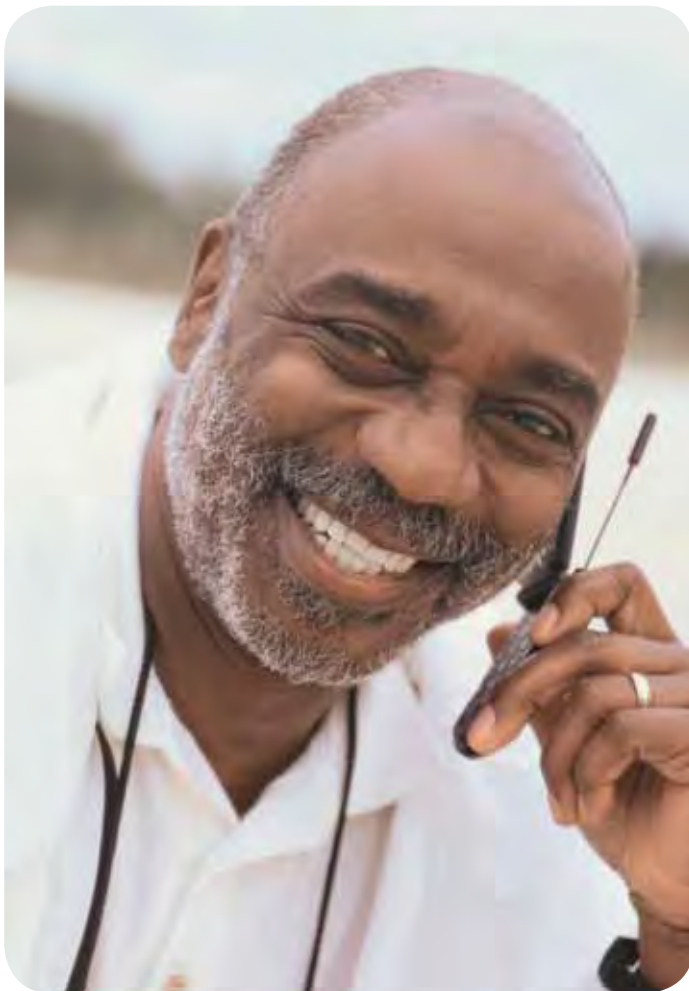
today!

Smoking Cessation*

Get up to \$200 back

when you complete an approved program to help you quit.

You probably know many of the reasons why you should quit smoking — you'll breathe easier, live longer, and protect the health of those around you. To help you get started, we will reimburse you up to \$200 when you complete a smoking cessation program. If you are 18 or older and your smoking cessation program costs less than \$200, you may apply the difference toward reimbursement of nicotine replacement products or prescription smoking cessation aids.



First, pick a program

Check the descriptions of popular stop-smoking programs at amerihealthexpress.com. You'll find a variety of choices, both local programs and national ones like SmokeStoppers® and the American Lung Association's Freedom From Smoking® Program. You can opt for an individual approach, or you can get the support of a group. Some programs include help in managing stress, avoiding weight gain, and overcoming barriers to quitting. You can also choose a program offered by a network hospital in your area.

Next, enroll with AmeriHealth Healthy LifestylesSM

It's easy. You can do it online at amerihealthexpress.com or by calling our Health Resource Center at 1-800-275-2583 or 215-241-3367, TDD/TTY 1-888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST. You'll receive a letter confirming your enrollment and a reimbursement form.

Complete the program

Good luck — we're behind you all the way.

*Please refer to your Summary of Benefits for complete details.

And get your reimbursement

Submit your reimbursement request within 90 days after your 365-day program enrollment period ends. Complete and send the reimbursement form located in the back of the booklet along with a description of the program, your proof of enrollment, and all program receipts and receipts for nicotine replacement or other prescription smoking cessation aids to:

AmeriHealth
Attention: AmeriHealth Healthy Lifestyles
Smoking Cessation
1901 Market Street
P. O. Box 41880
Philadelphia, PA 19101-9131

Your reimbursement will then be processed.

This can help, and it's free

Even if you're just starting to think about quitting, get a free copy of "Clearing the Air," a self-study booklet from the National Cancer Institute with information on what to expect, how to avoid gaining weight, and how to fight the urge to smoke. Complete the order form in the back of the booklet, or contact the Health Resource Center at 1-800-275-2583 or 215-241-3367, TDD/TTY 1-888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST.



More **tools** to help you
quit at amerihealthexpress.com.

Safety Program

Get up to \$25 back when you take a safety or first aid course or buy a bike helmet.

We want to help prevent every accident we can and help prepare for those we can't. So we're strongly encouraging all our members to take a first aid or safety course and to get bike helmets for everyone in their family who rides. To back up our encouragement, we'll reimburse you up to \$25 for taking a course and up to \$25 per helmet per eligible member per year.



Choose a course and register*

Select from courses offered by any of these three national organizations:

- + **American Red Cross.** The Red Cross offers courses in first aid, CPR, automated external defibrillator (AED) essentials, sports safety, babysitter's training, and more. Find out more by calling 1-800-422-7677 or at www.redcross.org.
- + **American Heart Association (AHA).** AHA courses include CPR, AED, and Heartsaver First Aid. Get the details at 1-800-AHA-USA-1 or www.americanheart.org.
- + **American Safety & Health Institute (ASHI).** The ASHI is an organization of professional safety and health educators. Its courses include CPR, AED, and a variety of first aid courses. For more information, call 1-800-682-5067, or visit www.ashinstitute.org.

Buy a bike helmet

Make sure your helmet has a sticker that shows it meets the Consumer Product Safety Commission standard, or that it's certified by the Snell Memorial Foundation.

Medicare members, please note: The products and services described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the plan's grievance process.

Get reimbursed**

Complete and send the reimbursement form at the back of the booklet, or call our Health Resource Center at 1-800-275-2583 or 215-241-3367. Mail the form with your receipt within 90 days of completing a course or purchasing a helmet to:

AmeriHealth
 Attention: AmeriHealth Healthy Lifestyles
 Safety Program
 1901 Market Street
 P. O. Box 41880
 Philadelphia, PA 19101-9131

Who needs a bike helmet?

Always wear a helmet when riding a bike or scooter, rollerblading, or skateboarding. Helmets can prevent serious head and brain injuries and save lives. In many states, it's required by law that kids younger than a certain age wear a helmet when riding a bike. For example, PA law applies to kids 12 and younger, NJ law applies to kids 17 and younger, and DE law applies to kids 16 and younger. If you have a baby, check with your doctor about when the baby's neck is strong enough for a helmet. You may receive one helmet reimbursement per eligible member per year.**

Learn more about safety

You'll find a lot more information about how to prevent injuries and respond to emergencies at amerihealthexpress.com.



**Only one course reimbursement will be issued per member per 365-day program period. You must be a member of an AmeriHealth health plan at the time of course enrollment and completion in order to receive your reimbursement. Reimbursement will not be made if information is falsified.*

***You may receive one bike helmet reimbursement per member per 365-day period (based on purchase date when received within 90 days of purchase).*

ConnectionsSM Health Management Programs

Providing the support you need.

Whether you have a health question in the middle of the night or you need help with a care plan for treating your chronic condition — the Connections Health Management Programs are there for you.

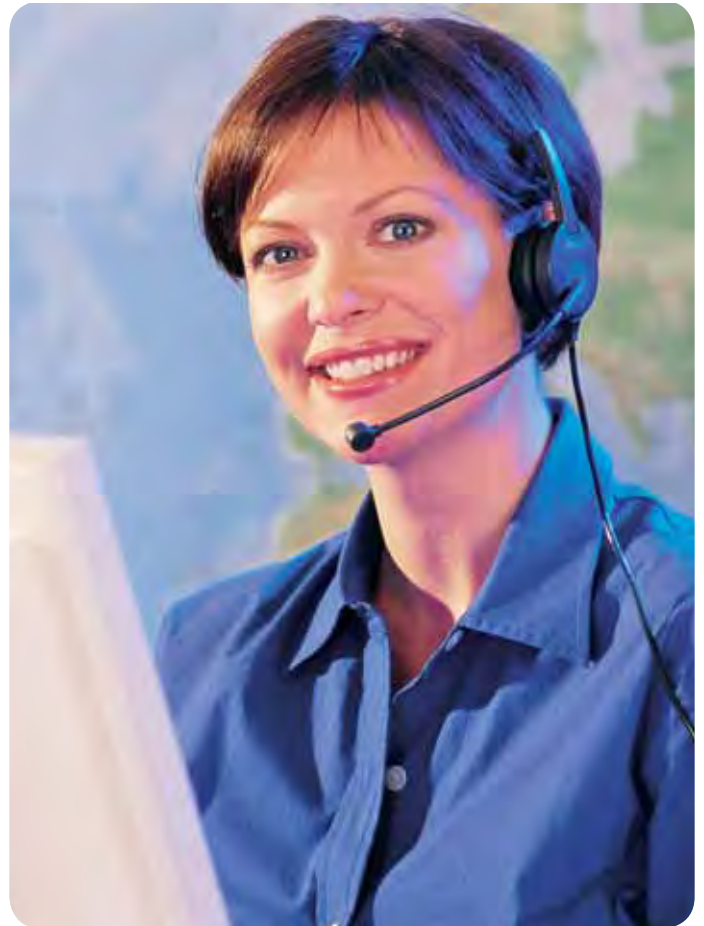
Disease management

If you have a chronic condition, you know sometimes you need a little extra support — from keeping track of your symptoms to staying up to date on your care. Health Coaches are here to help.

Health Coaches are nurses, dietitians, and respiratory therapists who will work side by side with you to help you understand your condition, provide coping strategies, and offer support. Health Coaches are available 24 hours a day, seven days a week, at no cost to you.

Decision support

Many health conditions and problems have more than one solution. Finding the solution that works for you and your lifestyle is important. Health Coaches are available to walk you through the pros and cons of each treatment option — from exercise and physical therapy to medication and surgery options — for a variety of conditions, such as obesity, prostate cancer, breast cancer, and back pain.



Connections provides resources and support for more than 20 chronic conditions, including:

- + Crohn's disease
- + multiple sclerosis
- + Parkinson's disease
- + rheumatoid arthritis
- + seizure disorders
- + systemic lupus erythematosus
- + diabetes
- + asthma
- + heart conditions
- + respiratory conditions

In addition to 24/7 access to a Health Coach, members also have access to Dialog CenterSM, an online resource available through amerihealthexpress.com. Dialog Center includes health tools, decision support, and the Healthwise[®] Knowledgebase — an online encyclopedia with thousands of easy-to-understand articles.

If you need help logging on to amerihealthexpress.com, please call Member Services at the phone number on your ID card.

Visit amerihealthexpress.com, or call 1-800-275-2583, prompt 2, to find out more about the Connections Health Management Programs.



Men's Health*

Get a free Personal Health Profile, and find out what you need to know to live healthy, stay healthy, and feel great.

We want you to live a long and healthy life. So we're here to let you know some things to look out for, to remind you about checkups and screenings, and to help you get the information you need to keep your body working well for you.



Your own Personal Health Profile

Want to identify ways to improve your overall health in a fun, informative way? Complete a Personal Health Profile — it's fast and easy! It all happens online at amerihealthexpress.com.

You'll get a customized report that identifies possible health risks and provides recommendations for lifestyle improvements. It'll also show how our AmeriHealth Healthy LifestylesSM programs can help you achieve your goals. An all-inclusive profile takes about ten minutes, or you can check out specific areas such as nutrition, stress, and cardiovascular health more quickly.

Member Wellness Guidelines

The Member Wellness Guidelines are a summary of national preventive health recommendations for people of all ages. The information opens up the conversation between you and your health care provider to help you become educated about your health and well-being. The Member Wellness Guidelines are available at amerihealthexpress.com under the *Family Health* link on the AmeriHealth Healthy Lifestyles page.

Cholesterol management

Heart disease is the leading cause of death for American men and women. So get your cholesterol checked (every five years starting at age 20), know whether you have any special risk factors, talk to

*Please refer to your Summary of Benefits for complete details.

your doctor about anything else that you should be doing to protect your health, and, of course, don't smoke. Visit amerihealthexpress.com to learn more about your cholesterol risk.

Healthy Weight, Healthy You

Obesity is the fastest growing health problem in the United States. Two-thirds of men age 20 and older are overweight or obese. We understand it's not always easy to maintain a healthy weight, so we're here to help. We offer AmeriHealth Healthy LifestylesSM programs for you and your family that will reimburse you up to \$200 when you join Weight Watchers[®] or an approved weight-loss program at a network hospital.

Prostate cancer screening

Prostate cancer is the most common cancer found in American men. As you get older, your chances of getting prostate cancer increase. Starting at age 50, discuss screening options with your health care provider. Consider contacting a Health Coach with your questions about prostate screening. Health Coaches can help you understand screening options and provide reliable information. Contact a Health Coach at 1-800-275-2583 to learn about the pros and cons of prostate cancer screening. Talk to your doctor sooner if you have risk factors, such as a family history of prostate cancer or if you are African American or of North American or Northwestern European descent.

Colorectal cancer screening

Colorectal cancer is the second leading cancer killer in the United States after lung cancer. Thanks

to early detection and improved treatments, the death rate from colorectal cancer is declining. Unless you have special risk factors that call for earlier screening, you should begin screenings for colorectal cancer at age 50. Colorectal cancer can often be diagnosed early — talk to your doctor if you have any of these symptoms: a change in bowel habits, blood in or on your stool, bleeding from the rectum, a sensation that you need to have a bowel movement that doesn't go away even after doing so, sudden weight loss, persistent abdominal pain, or unexplained fatigue.

Your health care provider might recommend that you begin screening before age 50 if you have certain risk factors. Speak with your doctor about your risk and the type of screening appropriate for you.

ConnectionsSM Health Coaches can help you understand the pros/cons of prostate and colon cancer screening options. Free DVDs are a valuable tool. Call 1-800-275-2583 anytime.



Women's Health*

Get a free

Personal Health Profile, and find out what you need to know to live healthy, stay healthy, and feel great.

Taking care of yourself is important throughout your life. The following is information, based on national recommendations, to help you and your health care provider maintain your health and well-being. Your health care provider might recommend alternatives to the information provided based on your specific needs and family history.



Your own Personal Health Profile

Want to identify ways to improve your overall health in a fun, informative way? Complete a Personal Health Profile — it's fast and easy! It all happens online at amerihealthexpress.com.

You'll get a customized report that identifies possible health risks and provides recommendations for lifestyle improvements. It'll also show how our AmeriHealth Healthy LifestylesSM programs can help you achieve your goals.

An all-inclusive profile takes about ten minutes, or you can check out specific areas like nutrition, stress, and cardiovascular health more quickly.

Pap tests

Pap tests help to detect problems that may lead to cervical cancer. If precancerous cells are found, the condition can be treated before cancer develops. What is a Pap test? Your health care provider will collect a sample of cells from your cervix for testing. The cells are then sent to a lab for examination under a microscope.

*Please refer to your Summary of Benefits for complete details.

Women age 30 and older who have had several normal Pap tests in the past may have another alternative to annual Pap tests. This option includes a standard or liquid-based Pap test in conjunction with an HPV DNA test every three years. (Please discuss your specific situation with your health care provider.) With early detection, cervical cancer is almost completely curable. Call your health care provider and schedule your visit today.

Mammograms

According to the American Cancer Society, one out of seven women will develop invasive breast cancer during her life. However, the earlier breast cancer is detected, the better the chances for full recovery. That's why annual mammograms are recommended starting at age 50 and every one to two years as recommended by your health care provider for women age 40-49. Clinical breast examinations by your health care provider and monthly self-exams are also very important. Even if your mammogram is fine, it is important to learn to examine your breasts properly, and be aware of their normal lumps and bumps. Call your health care provider immediately if you notice:

- + a lump, thickening, or pain in your breast or armpit;
- + blood or fluid spontaneously coming out of your nipples;
- + a change in the skin or shape of your nipple or breast.

We've made it easy to get annual mammograms. Your mammogram is covered under your health plan benefits. Refer to your benefits description for complete details of the terms, limitations, and exclusions of your coverage. We no longer require women to obtain a referral for mammograms, but some radiology sites may request a physician's prescription as part of their requirements for performing a study. When scheduling your appointment, please remember to ask the radiology site about its policy.

Mammograms do not require copayments, deductibles, or coinsurance.

As a member, you'll automatically receive an annual reminder to schedule your mammogram. You can also sign up for email reminders at amerihealthexpress.com. *(continued)*



Women's Health

(continued from page 18)



Healthy Weight, Healthy You

It's the fastest-growing health problem in the U.S.; it's one of the most serious chronic conditions of our time. Obesity among Americans, both adults and children, has doubled over the past two decades. More than half of women and two-thirds of men age 20 and older are overweight or obese. We understand it's not always easy to maintain a healthy weight, so we're here to help. Our Healthy Weight, Healthy You program provides you with the tools you need to achieve and maintain your ideal weight.

You will be reimbursed up to \$200 when you join Weight Watchers® or an approved weight loss program at a network hospital. (You can even join both, however you will only be reimbursed a total of \$200.)

Osteoporosis

About 8 million American women have been diagnosed with osteoporosis, and half of women age 50 and older will eventually have an osteoporosis-related bone fracture.

Osteoporosis is a condition where bones become thin and porous, gradually making them weaker, more brittle, and easier to break.

It's important to get plenty of calcium and vitamin D in your diet, either by eating foods that contain them or by taking supplements. Engage in weight-bearing and resistance-training exercises, such as walking and weight-lifting, avoid smoking, and limit alcohol use. Discuss osteoporosis and your risk for it, including available treatment options, with your health care provider. Those at risk or those age 65 or older should discuss bone density screening with their health care provider. To learn more about osteoporosis and screening, visit our women's health page and take the Osteoporosis Risk Management Assessment Test at amerihealthexpress.com.

Menopause

Menopause is a normal, natural event, confirmed when you haven't had a menstrual period for 12 consecutive months and other causes for this change are ruled out. Menopause happens gradually as your ovaries start making less of the female hormones estrogen and progesterone.

You're likely to go through menopause between ages 45 and 55; the average age is approximately 51. Among the changes you may experience are: hot flashes, changes in your period, night sweats and difficulty sleeping, mood changes (feeling nervous, irritable, or very tired), and vaginal and urinary tract changes.

Starting as early as age 35, you may enter perimenopause — the transition stage to menopause — and experience some menopausal symptoms. Perimenopause can last from just a few months to several years.

Many women consider the use of hormone replacement to control menopause symptoms. The goal of hormone replacement therapy is to control menopause symptoms with the least amount of medication for the shortest time period. Talk to your doctor to see whether hormone therapy is an option for you.

Chlamydia

Chlamydia is one of the most widespread sexually transmitted bacterial infections in the United States. The Centers for Disease Control and Prevention estimate 2.8 million people are infected each year. Spread through unprotected sex with someone who is infected or passed from mother to infant during childbirth, chlamydia can have serious long-term effects.

Unfortunately, most chlamydial infections cause no symptoms, so women at risk should be screened. Sexually active teens and adults 25 and younger are most at risk. Pregnant women should also be screened. When symptoms do occur, it's usually one to three weeks after exposure. They include abnormal genital discharge or bleeding and pain or burning during urination.

Untreated, chlamydia can cause pelvic inflammatory disease, infertility, and chronic pelvic pain. Chlamydia is a leading cause of infant pneumonia and conjunctivitis.

Chlamydia is easy to treat and cure once diagnosed. Treatment includes antibiotic therapy. It is important that the antibiotics are taken as prescribed and that the infected person refrains from sexual intercourse during treatment. All partners should be treated for infection prior to resuming sexual intercourse.

Learn more

For more information on women's health topics, visit the women's health web pages on amerihealthexpress.com. ConnectionsSM Health Coaches are available anytime at 1-800-275-2583 to answer questions about breast, ovarian, and menopause issues.

CorCell[®]

Saving Baby's Cord Blood[®]

Give a life-saving gift to your grandchild.

Saving a newborn child's umbilical cord blood stem cells could protect that child or another family member against a long list of life threatening diseases far into the future. You can take advantage of this opportunity, available from AmeriHealth through the CorCell Saving Baby's Cord Blood program. As a member of AmeriHealth, you are eligible to save \$350 (more than 18 percent) with CorCell, an industry leader in cord blood banking. Make an investment in your grandchild's or other loved one's future health by giving the gift of cord blood storage.

A living investment for your grandchild

Preserving your grandchild's umbilical cord blood stem cells offers an irreplaceable safeguard for that child's future health. If your grandchild should ever need a stem cell transplant, his or her very own match will be on reserve. This significantly reduces critical time. And there are no rejection issues — dramatically increasing the chances of a successful transplant. That's why right now is the time to get the facts and decide to save your newborn grandchild's cord blood stem cells.

What are expectant parents' choices?

Expectant parents can choose to donate their baby's cord blood to a public cord blood bank, privately store it for their own family use, or opt to have it discarded at birth. Donating their baby's cord blood for public use or storing it for their private use is a personal decision that only the expectant parents can make. Before they decide, it is important to understand the difference between donating the cord blood and storing it for their own use.

What is cord blood donation for public use?

If the expectant parents donate their baby's cord blood to a public cord blood bank, it will be preserved and stored and listed on a registry if the cord blood bank is approved to be listed on the National Marrow Donor Program registry.

- + It is available for potential matching for a patient in need of a stem cell transplant.
- + If it does not meet the criteria for transplant, it may be used by medical researchers in exploring new and more effective medical uses for cord blood stem cells if the public bank has those arrangements in place.
- + It is not reserved for your family's private use.
- + There is no cost to the expectant parents. Public cord blood banks cover the cost of processing and storing the donated cord blood.

Medicare members, please note: The products and services described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the plan's grievance process.

What is private family cord blood banking?

Private cord blood banking is storing the baby's cord blood for his/her own future use or use for a family member should the need arise. Parents should consider the following when making a decision:

- + The stem cells from a baby's umbilical cord blood are a perfect biological match for this same child. The cord blood specimen is readily available should that child ever need it for a transplant. There are no rejection issues, increasing the chances of a successful transplant.
- + There is a one in four chance the stored cord blood stem cells may match a sibling. Transplant patients recover better when they receive stem cells from a related donor, instead of an unrelated donor.
- + Private cord blood banks charge a fee for collection, processing, and annual storage of your baby's cord blood.
- + If there are future regenerative medicine advances and therapies which can repair the body with the patient's stem cells, then families which saved cord blood will have better access to those treatments.

Promising future therapies

Cord blood stem cells hold amazing promise for the future. Today, more than 60 clinical trials with umbilical cord blood sponsored by the National Institutes of Health are underway, with numerous others occurring around the world to address heart disease, diabetes, lung disease, liver disease, and other serious ailments.

There is only one opportunity

Whether your newborn grandchild arrives before, after, or right on the due date — this once-in-a-life time chance will be gone in just five minutes.

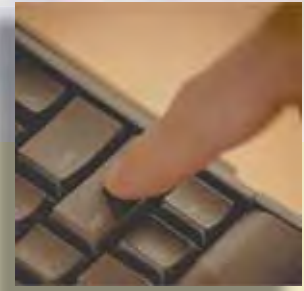
While it is never too late to enroll with CorCell, arrangements should be made at least six weeks in advance of the baby's birth. Your discount through your AmeriHealth membership, along with flexible payment options, make cord blood storage with CorCell very affordable. Give the life-saving gift of cord blood storage to your grandchild or other newborn loved one.

To learn more about the CorCell Saving Baby's Cord Blood program, call toll-free at 1-888-326-7235, or visit www.corcell.com.

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Call an amerihealthexpress.com representative at 1-877-219-5453.

AmeriHealth Healthy LifestylesSM Program Reimbursement and Order Form

Congratulations on making the commitment to improve your health!

Name _____ Date of Birth ____/____/____

Yes! I have completed all requirements of the following program.

Please process my reimbursement for:

- Healthy Weight, Healthy You
- Smoking cessation program
- CPR, first aid, and safety
- Bike helmet

Mail:

- Please send me my free copy of "Clearing the Air."
- Please send me my free copy of the Wellness Guidelines.
- Please send me my free stress management CD.

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

TELEPHONE (DAY) _____ TELEPHONE (EVENING) _____

Health Plan Identification Number: _____

Questions?

Call the Health Resource Center at
1-800-275-2583,
TDD/TTY 1-888-857-4813
Monday through Friday,
8 a.m. to 6 p.m. EST

Mail receipts to:

AmeriHealth
Attention: AmeriHealth Healthy Lifestyles
Reimbursement
1901 Market Street
P.O. Box 41880
Philadelphia, PA 19101-9131

You must be a member of an AmeriHealth health plan for your entire 365-day program enrollment in order to receive your reimbursement. Copayments, deductibles, and coinsurance fees are not eligible for reimbursement. Reimbursement will not be made if information is falsified.

For additional reimbursement forms, you may copy, or download from amerihealthexpress.com, or call the Health Resource Center at 1-800-275-2583, TDD/TTY 1-888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST

CUT ALONG DOTTED LINE AND MAIL IN TO THE ADDRESS BELOW

The AmeriHealth Healthy LifestylesSM Programs

Resources for your well-being

As a member of AmeriHealth, you have access to a wide variety of resources to help keep you and your family in the best of health.

We hope you take advantage of the many services available to you through our AmeriHealth Healthy Lifestyles programs. Whether it's helping you live healthy or being there when you need care, we are with you every step of the way.

Independent vendors, who neither are affiliated with AmeriHealth nor participate in its networks, provide many of the AmeriHealth Healthy Lifestyles programs. Please call us if you want more information on these independent vendors.



*If you have any questions, visit us at amerihealthexpress.com,
or call the Health Resource Center
at 1-800-275-2583, TDD/TTY 1-888-857-4816,
Monday through Friday, 8 a.m. to 6 p.m. EST.*



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