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IN THIS ISSUE...

The Return of Chicken Pox,
Anyone who has had Chicken
Pox or the vaccine is at risk of
developing Shingles

A Letter from the President

**Announcing the National Health
Challenge**

What'd You Say?
More teens are suffering from
hearing loss

Success Against The Odds

Eat Your Colors! Eating a Healthy
Diet Involves a Rich Rainbow of
Foods

**Is There Such A Thing As A
'SuperFruit'?**

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The Return of Chicken Pox

Anyone who has had the Chicken Pox or the vaccine is at risk of developing Shingles



Since the Chicken Pox vaccine wasn't invented until 1995, many of today's college students suffered through the insatiably itchy spots as a youngster. Parents often breathed a sigh of relief when their children actually got the virus so they would be immune to it as an adult.

What many don't know, is that it can return in adulthood under a new name, Shingles. And it's very painful.

Shingles is actually a viral infection of the nerve roots, not a skin infection. It causes pain on only one side of the body, left or right, and a rash. Researchers aren't really sure what causes a Shingles outbreak but they speculate that it's more common in people who have weakened immune systems because of stress, injury or certain medications. If there's one thing college students have, it's stress!

A couple of facts about Shingles:

- You can't "catch" Shingles from someone else. If a person has Shingles, they can spread the Chicken Pox virus to a person who hasn't had the Chicken Pox.
- There is no cure for Shingles but seeing a doctor within 72 hours of feeling the symptoms (pain, rash, itching, headache) can help lessen the outbreak with anti-viral medication.
- Although it's medical name is Herpes Zoster, it's not the same as the herpes viruses that causes genital herpes or herpes mouth sores.
- It is estimated that up to 1,000,000 cases of Shingles occur each year in the U.S.
- While the virus runs its course in one to three weeks, nerve pain can last for months, even after the rash is gone.
- In May 2006, the FDA approved the first vaccine for Shingles but is only approved for use in adults age 60 and older.

There's really not much one can do to avoid Shingles but it can help to be aware of the disease. Even students who have had the Chicken Pox vaccine may be susceptible to Shingles, although it can lessen the severity.

Sources: Shingles Health Center, Shingles Topic Overview, WebMD, <http://www.webmd.com/skin-problems-and-treatments/shingles/shingles-topic-overview>; Shingles, MedicineNet.com, <http://www.medicinenet.com/shingles/article.htm>; Shingles Prevention, Mayo Clinic, <http://www.mayoclinic.com/health/shingles/DS00098/DSECTION=prevention>;

A Letter from the President of **Collegiate Risk Management**



Vonda White
President
Collegiate Risk Management

Dear Readers,

Collegiate Health News & Views was created to provide a forum for trends and news that affects college student health insurance. This newsletter will feature the latest news, research and achievements to keep you informed.

Collegiate Risk Management is a national firm specializing in domestic and international student health insurance and intercollegiate sports insurance for colleges and universities. On average, we have saved 15 percent on client health insurance premiums, while improving the overall plan design, benefits and customer service. We can help you with your current plan. Or if you are interested in going hardwaiver, mandatory, or being part of a consortium, Collegiate Risk can initiate and facilitate the process. Our account executives are passionately committed to representing our students' best interests, and to raising the standards of student health care.

As we all strive to better serve students, sharing information among the college health community is a valuable tool. If you have a topic of concern or developments you'd like to see covered, I encourage you to contact me at vonda@collegiaterisk.com. Your input is very important as it allows us to provide you and your peers with the vital information you need. With this newsletter, we hope to provide you with just such a resource and forum.

Sincerely,

Vonda White

Vonda White President,
Collegiate Risk Management

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Announcing the National Health Challenge



The United States is in a health crisis. According to statistics from the research firm NPD Group, about 62% of adults and 34% of children in America are overweight or obese. Even more alarming is a study by the John Hopkins Bloomberg School of Public Health, which suggests that as much as 86% of the population could be overweight by the year 2030!

Administrators, direct your students to our website, www.collegiaterisk.com, to have your students register for our National Health Challenge! Every month, students who participate will be entered for the end of the year Grand Prize Drawing. The only thing they "have to do" is commit to making at least one improvement in their health for 30 days. It can be to eat healthier over the next 30 days, exercise regularly, quit smoking or drinking, get more sleep, cut out high calorie fast food or lose weight.

Good health isn't just a number on the scale or even a certain size in clothes. Good health is a feeling that you're doing all you can to live a healthy life, improve your eating habits, and exercise to reach all of your health goals. The National Health Challenge is meant to give students the tools and inspiration they need to live their best, healthy life now and into the future.

The Challenge is free and upon registration, students will receive tips and motivational suggestions to keep them focused on their health goals. They will automatically be re-enrolled every 30 days to keep pursuing their fitness and health objectives. Over time, with a little encouragement, we hope to see a healthier and more fit nation as many students set goals to live the best life possible.

What'd you say? More Teens Are Suffering From Hearing Loss



There's hardly a college student who doesn't have an iPod, iPhone or MP3 player. So it's not unusual to see a student sitting in the library or cafeteria, or walking on campus with headphones in their ears. Cool, handy and fun, but are these devices ruining their hearing?

According to a recent study published in *The Journal of the American Medical Association*, one in five students, 12-19, suffers from at least slight hearing loss, compared with only one in seven a decade ago. Those with at least slight hearing loss – which many might not notice – increased to 19.5 percent from 14.9 percent. The number with greater impairment – called mild hearing loss – went from one in 30 teens a decade ago to one in 20. At that level, you might not be able to hear a person whispering in your ear.

Exposure to loud noises can result in hearing loss. The problem is, students don't realize they are listening to music at a deafening level. Plus, earbuds, the common design of headphones with iPods and MP3 players, are literally designed to pipe noise directly down the ear canal, instead of letting your ear process sound naturally. Experts believe that this is contributing to the hearing loss.

Teens exposed to loud noise such as music may complain of ringing in the ears. Some feel as if there is a cotton plug in their ears that impedes their ability to hear.

Unrecognized hearing loss will impact academic achievement. Adolescents with hearing loss may have greater difficulty with communications, especially in the classroom setting. Cognitive delays may occur, accompanied in some cases by behavior and disciplinary issues. Untreated or unrecognized hearing loss may also impact the adolescent in sports and in music, as well as self-esteem and emotional adjustment.

The House Ear Institute, (<http://www.hei.org>) has some interesting facts based on their research:

- Prior to its 2006 consumer awareness campaign, House Ear Institute found 80% of teens surveyed had never received information about noise-induced hearing loss (NIHL).
- In a survey of teen listening habits, nearly 200 teens reported their typical listening volume levels as "medium to high" because they like the sensation of tuning out the world via total

immersion in music. (House Ear Institute Survey, 2005)

- More than half of high school students in the U.S. report having at least one symptom of hearing loss. (ASHA Survey, 2006)
- 5.2 million 6-19 year olds have hearing loss directly related to noise exposure. (3rd National Health and Nutrition Examination Survey, Niskar et al. 2000)
- Of the roughly 30 million Americans suffering from hearing loss, 10 million can attribute their hearing loss to noise.
- Individuals of all ages, including children, adolescents, and young adults, can develop noise-induced hearing loss (NIHL).
- More than 30 million Americans are exposed to hazardous sound levels on a regular basis.
- NIHL can be caused by a one-time exposure to loud sound as well as by repeated exposure to sounds at or above 85 decibels (dB) over an extended period of time.
- Noise exposure occurs in the workplace, at school, in recreational settings, and at home.
- Listening to headphones with your stereo or MP3 player too loud or too long can hurt your ears.
- Other noisy recreational activities that might hurt your ears include target shooting and hunting, snowmobiling, riding go-carts, woodworking and other noisy hobbies, and playing with power horns, cap guns, and model airplanes.
- Potentially harmful noises at home include vacuum cleaners, garbage disposals, gas-powered lawn mowers, leaf blowers, shop tools and stereos or music players set at high volume levels.

Student health administrators can help spread the word by reminding students that loud noises really can damage their hearing.

Once you lose your hearing, you can't get it back so the message is clear: Turn down the volume, look for headphones that don't go in your ear canal, and wear ear plugs when exposed to loud noises.

Success Against the Odds



Collegiate Risk Management founder and president, Vonda White, has written a book entitled, *Success Against the Odds*, which will be released December 1, 2010. The book is filled with stories of many famous people who have overcome great odds to achieve success. The book will encourage readers to have faith in themselves, their hopes and dreams. Through goal setting and daily action, students can accomplish their goals.

Norman Vincent Peale has measured the success of positive-thinkers and found that those who think positively can lose weight or increase their physical activity, and are more successful than people with less faith in themselves. Positive emotions increase people's physical, cognitive and social resources. This, in turn, helps them cope more effectively with stressful experiences and live healthier. (Peale, N.V. (1996). *The Power of Positive Thinking*, Random House Publications.)

Here's an excerpt from *Success Against the Odds* that might help encourage your students and readers:

"These days, there's so much negativity in the news, online and in the newspapers. Every time you turn on the TV, it's more bad news: Record high gas prices; natural disasters, crashing housing market, banks failing, political upheaval, war, terror attacks, famine, and more foreclosures than during the Great Depression. It's enough to make you want to crawl under a rock! However, you cannot allow the world to drag you down. Simply turn it off and don't let all the bad news affect your life or your business. Ignore the noise and distractions, stay positive, and make adjustments if needed. Be sure to be clear about your plans and take action. Focus on the good stuff and things you can control. Keep focused on your goals.

You may be saying "yeah, but," or that you've tried to get ahead and it just hasn't worked. You may think things won't change, or you may complain that you're stuck. You may have even given up hope that your life can improve. The truth is that three simple words can get you unstuck: Never give up!

Life is a game. You either choose to play with a positive attitude or a negative one. Is your glass half full or half empty? Most people resign themselves to their situation, accept their circumstances or become bitter and angry. It's so much better to look at life as a possibility. While the world is far from perfect, now is still the best time to be alive.

Even during the Great Depression, there were opportunities for prosperity. Radio was one of the fastest growing and thriving industries during the depression. Print media also continued to grow. Many large companies we still know today, such as Hewlett-Packard were founded during the Depression. According to writer Dave Chase of Altus Alliance, the Great Depression "was a time when those who knew what they were doing made great economic strides and the very nature of the depression itself was an economic boom for them. It was a time when several companies benefited from aggressive marketing while their rivals cut back. A good example of that would be Kellogg beating C.W. Post during that time. Consumers didn't totally stop spending during the Depression, most just looked for better deals."

In today's economic environment, there's probably never been a better time to buy a home or investment property. Every time there are problems, there will also be great opportunity.

The point is, you must lead the rest of your life in possibility. There's no problem that can't be solved with the right attitude, a fresh perspective or a new framework. What kind of world do you want to live in? What kind of life do you want? What kind of person do you have to become to create what you want? Start building your future, your way, today. You have the ability to reinvent yourself whenever you want. Why not right now?

Don't waste your time playing the blame game or complaining. Take responsibility for your life and your future. Stay upbeat and positive. Be your best. Try to keep in mind that you're not competing against others. You are competing with yourself. One way to visualize your ideal future is to write a letter to the person you'd like to be 12 months from now. Then "live into" your expectations.

It's up to you as an individual. Chances are very slim that good fortune is simply going to fall in your lap. You have to take the initiative and be proactive. You can't expect others to be responsible for your own future. It's up to you. In other words, "don't wait for your ship to come in, swim out to it!"

Begin designing your new life today. Don't wait until New Year's Day or your birthday or some other artificial milestone. And don't hold off until you think you're totally prepared. That day will never come. You've got to dive in even if you're not 100 percent ready. Prepare the best you can, but face your fears and jump in anyway. As the saying goes, there's no time like the present! Let today transform your life!"

Eat Your 'Colors'

Eating a Healthy Diet Involves a Rich Rainbow of Foods



It used to be, if you were "eating your greens," you had a healthy diet. Turns out, nature had a plan for those other colored fruits and vegetables too. The phytonutrients that are good for us also produce vibrant colors in fruits and vegetables. Each color family has unique properties that provide combinations of nutrients with unique effects on our bodies. Eating just one tint – like green – doesn't create a balanced diet. We need the whole spectrum.

There is significant evidence that interaction between the colors provides great health benefits. It's important to have a vibrant, diverse diet to get broad spectrum protection, not just try to get 6-8 servings of random fruits and vegetables every day.

About 80% of us don't get enough fruits and vegetables per day, let alone from the different color families. In fact, as many as 50 percent of Americans don't even eat a piece of fruit all day long.

When you go to the produce aisle, look at all of the different colors and select from all of the colors:

- White/yellow – onions, garlic, leeks
- Purple/red family - berries, blueberries, plums, prunes, grapes, cranberries, pomegranates
- Red Family – tomatoes, watermelon, pink grapefruit
- Deep Orange family – carrots, pumpkins, mangoes, cantaloupe, sweet potatoes
- Yellow Orange family – peaches, nectarines, pineapple, papaya
- Green family – green beans, avocados, kiwi, green peppers, honeydew

All of these colors balance the nutrients we need. Mix it up and have a colorful day!

Is There Such A Thing As A 'SuperFruit'?



Turn on the tv or open a magazine and you'll likely see something on the health benefits of superfruits, which is fruit containing a high concentration of nutrients and antioxidants. In 2005, the food & beverage industry coined the term 'superfruit' to describe these fruits. Antioxidants are believed to help prevent and repair the stress that comes from oxidation, a natural process that occurs during normal cell function. Things that can damage cells include smoke or pollution, alcohol, poor diet, lack of exercise, lack of sleep, too much or too little sunlight. Unchecked free radical activity has been linked to cancer, heart disease and many other diseases.

The USDA has ranked foods by their level of Oxygen Radical Absorbance Capacity, or ORAC. This guide suggests that you eat foods that contain 3,000 ORAC units a day. While berries as a class are stars of the list, the actual leaders are spices: Ground cloves have an ORAC value of 314,446, followed by sumac bran, ground cinnamon, sorghum bran and dried oregano. Exotic superfruit acai berry is No. 6 with a score of 161,400.

Wild blueberries are the overall ORAC winner: One cup has 13,427 antioxidant units, vitamins A and C. That's more than four times the USDA's recommendation in just one cup. Cultivated blueberries have 6,552 in two-thirds of a cup and are equally vitamin-rich.

Other fruits that are antioxidant-rich include: Cranberries (9,584), black plums (6,259), blackberries (5,347), raspberries (4,882), strawberries (3,577) and cherries (3,365). Dried versions of fruits contain good doses of antioxidants, as well, such as: prunes/dried plums (6,552), dates (3,895), figs (3,383), and raisins (3,037).

Do your body some good and indulge in some antioxidant-rich foods!

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