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BenefitsVIPSM FAQ



OTHER EMPLOYEES LIKE YOU* “Everything was taken care of!”

Maria received a hospital bill of \$592.05 for a procedure she had over a year ago. She was certain that she had taken care of everything for that procedure, but **she made a call to her BenefitsVIP representative anyway, for fear of damage to her credit.** The rep investigated and had the carrier contact the provider to correct their billing error. “This could have been a nightmare,” she said. “But **everything was taken care of with that one call to BenefitsVIP.**”



“Things went back to normal!”

Nia was getting nervous about all the bills she was receiving from her provider. If she couldn't get them resolved, **the \$25,000+ it would cost her would be too much to handle.** She called BenefitsVIP and the rep was able to get all of the claims processed correctly. **“Words can't express how thankful I am for what BenefitsVIP did for me!”**



“My routine is easier now!”

After moving, **Ed was having no luck in finding a nearby in-network chiropractor to help him with his back problems.** The closest chiropractor he could find was over an hour away from Ed's home and job. He made one call to BenefitsVIP, and the rep helped find one who was located within a five minute drive from his apartment. Ed was relieved – **“now I don't have to break my back going somewhere just to fix it!”**

More
case Studies?

You're not alone...

Read how other people just like you got their healthcare issues resolved.

Click here to read more:

www.benefitsvip.com/cases.aspx



DID YOU KNOW?

Time for Sleep

The need for sleep depends on various factors, one of which is age. **Infants usually require about 16 –18 hours of sleep per day, while teenagers need about 9 hours per day on average. Most adults need about 7–8 hours of sleep per day.**

The amount of sleep a person needs increases if he or she has been deprived of sleep. People do not seem to adapt to getting less sleep than they need.

Too little sleep may cause impaired memory and thought processes, depression and decreased immune response.



WELLNESS

Overweight Teen

Is your teen overweight? If so, are you making an effort to bring him or her to a healthy weight? A recent study suggests that **parents of overweight teens are not doing enough to curb their children's potentially unhealthy situation.** To do your part, **provide a healthy home environment for your teen (and yourself) by having healthy food choices such as fruits and vegetables readily available.** Keep candy, salty snacks and soft drinks out of sight and out of mind.



FAQ

FAQ

I have been asked many times by my insurance carriers to complete forms regarding other coverage. **Can you explain what coordination of benefits means?**

Coordination of Benefits or COB is a provision which applies when an insured person is covered by two plans at the same time. It is designed to prevent double payment for services. COB also designates the order in which the plans are to pay benefits. **If you have any questions regarding how COB affects your coverage, please contact your BenefitsVIP Representative.**



HOT TOPIC: MITIGATE THAT MISERABLE MIGRAINE**

The exact causes of migraine headaches — vascular headaches associated with changes in the size of arteries within and outside the brain — are unknown.

The exact causes of migraine headaches — **vascular headaches associated with changes in the size of arteries within and outside the brain — are unknown.** People with migraines may inherit the tendency to be affected by migraine triggers, including fatigue, weather changes and bright lights. Make your day more pleasant by quelling the pain in your head with one of these six remedies.

1. **Pain relievers** like acetaminophen (Tylenol) and nonsteroidal anti-inflammatory drugs (NSAIDs) like aspirin, ibuprofen (Motrin) and naproxen sodium (Aleve) may help reduce migraine symptoms. Stronger medications, including triptans and ergotamine derivatives, are available by prescription from your doctor.
2. **Caffeine** can be an effective treatment for migraines because it increases the constriction of blood vessels and relieves pressure. However, excessive caffeine consumption can also be a migraine trigger.
3. Tyramine is found in aged, fermented or spoiled foods, including wines and aged cheeses. A **tyramine-free diet** is often prescribed for people with migraines in order to lessen the frequency of migraines.
4. Many chiropractors believe that certain migraines originate with misalignment of the spine. They believe that misalignment of the vertebrae can make a person more prone to chemical imbalances in the brain that cause migraines. **Chiropractic treatment** may provide relief to people who get migraines.
5. The **mineral magnesium** is vitally important to the human body, as it is needed for bone, protein and fatty acid formation. Magnesium has been used to treat migraine headaches.
6. **Massage therapy** can be an effective migraine treatment. A small recent study of the **"Trager approach"** to massage suggested that patients with migraines may be able to decrease their medication dosages with the help of this therapy.



HEALTHCARE SPOTLIGHT

Thinking about getting a flu shot or influenza vaccine this year? **The influenza vaccine is the best way to prevent the flu**, and flu prevention should be a goal for everyone.

According to the CDC, about 5% to 20% of Americans get the flu each year. More than 200,000 people are hospitalized, and about 36,000 people die. These statistics would decrease if more people took advantage of the opportunity to prevent flu with an influenza vaccine or flu shot.

When should I get a flu shot?

Because flu season may begin as early as October and run through May, **the best time to get a flu shot is in October or November**. You can still get an influenza vaccine in December or later, but earlier may be more beneficial in preventing flu.



LAUGHTER IS THE BEST MEDICINE



“Good news Mr. Murdock! You can go home as soon as you fork over \$593.50.”



ONLINE SPOTLIGHT

A recent edition to the BenefitsVIP Website is the **“My Health Empowerment” blog**.

This great medium provides a more dynamic relationship with our clients, prospects and partners. We make it our business to keep you connected to benefit and health management issues that shape your lives every day. We want to give you an advantage in health/benefit financial management and keep you connected on strategies and techniques to enhance your personal well-being. There's no better way to do this than with the **timely and topical information found here on this blog**.

As always, we welcome and appreciate your input.



RECIPES: Lime Ambrosia Fruit Cup



Prep/Cook: 30 min.

Ingredients

8 cups fresh fruit, melon, strawberries, seedless grapes, and peaches

- 1/2 teaspoon lime peel, finely shredded
- 3 tablespoons lime juice
- 1 tablespoon honey
- 1/2 teaspoon ginger, ground
- 1/3 cup(s) coconut, toasted

Directions

CUT up fruit to equal 8 cups.

COMBINE lime peel, lime juice, honey and ginger;

POUR over fruit and toss.

TOP with coconut just before serving.

CLICK HERE
for more great recipes!

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* Examples provided for illustrative purposes only.

** This is not intended to be medical advice. Please consult with your health care provider.



THE INFORMANT

