

Health Journal

THE MAGAZINE OF TUFTS HEALTH PLAN

Planning for a
Vigorous Life

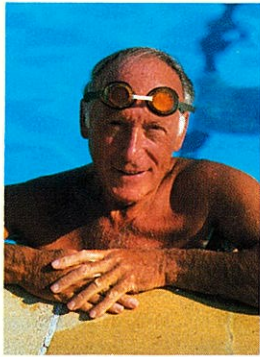
SUMMER 1991

**Ask the
President**

**Detecting
Breast
Cancer**

**Save With
Generic
Drugs**

**'Lifestyle
Idea Book'**



Tufts HEALTH PLAN

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Health Journal is published four times a year (March, June, September, and December) by Tufts Associated Health Plans, Inc., 333 Wyman St., Waltham, MA 02254, 617-466-9400, in cooperation with Madison Publishing Corporation. © 1991 by Madison Publishing Corporation, 347 Congress Street, Boston, MA 02210. All rights reserved.

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Summer 1991

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SUPERSTOCK

UPDATE

Ask the President

Dr. Berman Answers Your Questions



Harris A. Berman, M.D.

Most of you have called our Member Relations staff at one time or another to ask questions that range from Who are the personal care physicians in my area? to What is the fitness

benefit? to Where can I sign up for LifeTrak? Some of your questions are specific to your individual needs. Others are of a more general nature and come up frequently.

But what if you have questions about Tufts Health Plans, the company? Questions such as What is managed care? Why is Tufts so committed to fitness? or even Why are referrals important?

In this issue of *Health Journal*, we introduce a forum for sharing the answers to your benefits questions, as well as to questions about the managed care industry, which may help you to better understand how things work at Tufts Health Plan. To answer these, we call upon the

expertise of Tufts Health Plans' president, Dr. Harris A. Berman. The questions for our first "Ask the President" column come from file letters and from a compilation of your most frequently asked questions. If you have a question you'd like answered in Dr. Berman's next column, please write to: *Health Journal/Ask the President*, 333 Wyman St., Waltham, MA 02254.

► Dr. Berman answers benefits and managed care questions.

Q. How did Tufts Health Plan's commitment to fitness develop?

A. Our commitment to fitness is a natural outgrowth of our interest in helping people stay healthy. As a physician, I have been impressed for years that de-

DR. BERMAN LEARNED ABOUT MANAGED CARE IN THE PEACE CORPS

► Dr. Harris A. Berman, widely regarded as a pioneer in the managed care field, has served as president of Tufts Associated Health Plans for five years. A cum laude graduate of Harvard College, Dr. Berman received his training at Columbia University College of Physicians and Surgeons. He specialized in internal medicine with a subspecialty in infectious diseases, and upon graduation, he put his training to work in the Peace Corps.

"My job was to provide or arrange for health care for 1,500 Peace Corps volunteers scattered over India, a subcontinent two-thirds the size of the United States," says Dr. Berman. "In addition to having a mind-boggling clinical experience, I learned a great deal about management—how to run a health care practice,

how to practice preventive medicine, how to relate to other health care providers, and how to plan—all important health care management tools that I now use every day."

In addition, the Peace Corps experience stimulated Dr. Berman's interest in infectious diseases. "Where else," he asks, "could a young physician see patients with rabies, smallpox, malaria, tetanus, diphtheria, typhoid, or cholera in almost every hospital visited?"

Upon returning to the United States, it seemed natural for Dr. Berman to combine his clinical interests with his health care management experience. It was this unique combination that spurred him to form the first health maintenance organization (HMO) in New Hampshire, his home state.

While in New Hampshire, Dr. Berman practiced internal medicine and served as an infectious diseases consultant for 15 years. Although he no longer sees patients directly, he enjoys keeping his hand in clinical medicine by teaching at the Tufts University School of Medicine once a week.

"My contact with the medical students keeps me thinking like a doctor and allows me to share important parts of my professional experience with younger physicians-in-training," explains Dr. Berman.

Otherwise, Dr. Berman spends most of his time these days ensuring that Tufts Health Plan continues to meet your health care needs by providing quality, comprehensive, and affordable health care coverage.

spite many patients' perceptions that it's their doctors who "keep them healthy," it's actually the patients who control their own destiny.

To stay healthy, we each must eat properly, stay fit, wear seat belts, not drink to excess, and not smoke. If we all did these things, physicians would have considerably less disease to treat. So in order to help our members stay healthy, we've developed and will continue to develop benefits such as the automatic fitness club membership, the wellness and lifestyle education programs, and the offers in the *Lifestyle Idea Book*.

Q. Why do I need a referral to see a specialist or any doctor other than my personal care physician?

A. Your personal care physician plays an integral part in the Tufts Health Plan approach to managed care because he or she gets to know your personal needs and medical history. This makes your personal care physician uniquely qualified

to arrange for specialty care and to communicate with your other doctors in order to best meet your needs.

Without the referral system, the potential for wasted time and money increases tremendously. Imagine, for example, that you visit three specialists for three different reasons and none of them talk to each other. You may be sent for the same test three times! Whereas, when you have a personal care physician to manage the situation, he or she will know whether you have undergone the test and can share your results with the other three physicians.

Q. I've seen other HMOs advertise that they cover members even if they need medical attention while traveling outside of the service area. Is this also true for Tufts Health Plan?

A. Absolutely. If you need urgent or emergency medical care and are traveling outside of our service area, you should seek immediate medical attention

at the nearest medical facility.

But let's define urgent and emergency care. Conditions that require urgent care are not life-threatening, but do require immediate medical attention to prevent them from getting worse. Some examples include a sprained ankle, broken bone, earache, high fever, or strep throat. An emergency, on the other hand, involves a serious injury or condition that could cause death or serious health impairment. Loss of consciousness, poisoning, heart attacks, convulsions, or severe bleeding all constitute emergencies.

Tufts Health Plan covers urgent care and emergency care services that are received outside our service area. However, we do require that you or someone acting on your behalf notify your personal care physician within 48 hours of the onset of the emergency or urgent condition. Your personal care physician should also provide any routine or follow-up care needed upon your return to the Tufts Health Plan service area. ■

10 Tips to Put You on Course for the Tufts Health Plan 10K for Women

Every Columbus Day weekend thousands of women run in the Tufts Health Plan 10K, one of the nation's premier women's road races. You, too, can join them—if you begin training now.

Only about 30 or 40 of the women who run in the race are professional athletes. The rest are women who simply believe in keeping themselves and their families

► Lynn Jennings recommends that you take your training program one day at a time.

fit—they feel a sense of accomplishment when they run in the race. For some women, the Tufts Health Plan 10K is the only race they run each year.

Why not join in the fun? This year's race will occur on Monday, October 14, and you should start training now, says Lynn Jennings, 1991 World Cross-

Country Champion, 1988 Olympian, and winner of last year's Tufts Health Plan 10K.

Jennings recommends the following 10 training guidelines:

1. Set a realistic goal, and write it down.

2. Think in small increments, and slowly increase the distance you run.

3. Keep your running patterns consistent. When you train, it's more effective to run at least one mile a day than to run longer distances periodically.

4. Take your training program one day at a time. Don't try to plan six or eight weeks in advance.

5. Always do gentle stretches before you set out on your run and after your run.

6. Drink substantial amounts of water before and during your training runs, especially during the summer.

7. Think of your body as an engine. Fuel it with high-quality, nutritious food.

8. Try *fartlek* running (Swedish for "speed play"). Pick an object on your course—a tree or a mailbox—and run as fast as you can until you reach that object. Then slow down your pace, and repeat this sprint farther along your course.

9. Wear well-cushioned training shoes. If you plan to purchase new running shoes, do so now. Invest in a good pair, and train in them. Don't plan on breaking in a new pair of shoes during the race.

10. Run the total race distance at least once before the race to make sure that you can actually run 10K (6.2 miles).

Most of all, says Jennings, "Have fun!" Picture yourself running the race and think, "I can do it."

Look for race applications this August at all YMCAs. Good luck! ■



Blinded by the Light?

Summertime, and the livin' is easy—if you're prepared for it. By now, most adult Americans know that wearing a sunscreen is essential. But did you know that it's just as important to protect your eyes from the sun's harmful ultraviolet (UV) rays?

Consumers should be most concerned with levels of UV-B light blockage, since these rays are the most potentially harmful to one's eyes. UV-A levels are also under close scrutiny by optometrists and scientists.

Sunglasses labeled "cosmetic" offer the least amount of protection,



A good pair of sunglasses can protect your eyes.

blocking only 70 percent of UV-B and 60 percent of UV-A light. "General purpose" shades block out 95 percent of UV-B and 60 to 92 percent of UV-A light. Maximum eye protection can be found behind a pair of "special purpose" shades, which block out 99 percent of UV-B and 60 to 100 percent of UV-A light.

Sunglasses also vary in the amount of visible light they block. Some very dark lenses, for example, can actually hinder normal vision in the process of filtering out bright light.

Remember that as a Tufts Health Plan member, you receive a 20 percent discount on nonprescription sunglasses at 19 convenient Cambridge Eye locations. Simply present your Tufts Health Plan ID card, and receive your discount on the spot. For more information or for a list of Cambridge Eye locations, call the Member Relations staff at 617-466-1000 or 1-800-462-0224.

Detect Breast Cancer Early



This year 175,000 women will learn they have breast cancer, and 44,500 women will die of it, according to the National Cancer Institute. In fact, one woman out of every nine will develop this disease in her lifetime. These are shocking facts, and until we can prevent breast cancer,

the best way to protect yourself is through early detection. When breast cancer is found early and treated promptly, the chances for total recovery today are the best they've ever been.

Some women are more at risk than others. Factors that can increase your chances of developing breast cancer include age, history of breast cancer in close maternal family relatives, onset of menstruation before age 12 or occurrence of menopause at a late age, obesity, first giving birth at 30 years of age or older, and never giving birth. Research also indicates that women who have two or more alcoholic drinks per day may be increasing their chances of developing breast cancer by 30 to 50 percent.

Regardless of your risk for developing breast cancer, you should take certain preventive measures, depending on your age. The American Cancer Society recommends monthly breast self-examinations, clinical breast examinations, and mammograms, according to the guidelines depicted in the chart above.

If you conduct a breast self-examination (BSE) each month, you increase your chance of detecting breast cancer in its early stages. Your doctor should perform a clinical breast examination as part of your regular checkup. Pay attention to how your doctor does this examination and ask to be shown the procedure for conducting a BSE at home.

In addition, a mammogram, or breast X-ray, can detect cancer when it's approximately the size of a grain of rice, as

many as two to three years before you or your physician could feel it. Tufts Health Plan covers the cost of a mammogram in full when authorized in advance by your personal care physician and conducted by a Tufts Health Plan provider.

Remember, the best way to control cancer is to detect it early. Talk to your physician about early breast cancer detection and your personal risk factors. If you notice any changes when you conduct a

AGE	MONTHLY BREAST SELF-EXAM	CLINICAL BREAST EXAM	MAMMOGRAM
20 to 39	X	At least every 3 years	Between the ages of 35 and 39
40 to 49	X	Every 1 to 2 years	Every 1 to 2 years
50+	X	Every year	Every year

BSE at home, call your physician for an appointment.

For additional information, you can contact the American Cancer Society at 1-800-ACS-2345 or the National Cancer Institute at 1-800-4-CANCER. ■

Keep Your Records Updated



If you recently moved or plan to move, don't forget to notify us of your new address and telephone number. When you keep your records current, you help us to respond to your needs and questions promptly and efficiently. You will also continue to receive important member information and updates in a timely manner.

It's easy to update your records. To let us know you've moved, just call the Tufts Health Plan Enrollment department at 617-466-9461.

Save Money by Purchasing Generic Drugs

If you've ever felt helpless in the face of rising health care costs, we have good news. You can play an active role in lowering these costs—for yourself and for others. One way to save considerable amounts of money is to choose generic prescription drugs whenever possible over the more expensive brand-name drugs.

Just as you make healthy life-style choices, such as eating right and exercising, you should also try to be conscious of the choices you make when you buy prescription drugs. As product competition and advanced technology in the pharmaceutical field have increased, so have drug prices. Choosing lower-priced generic drugs has become a real and desired alternative.

ARE GENERICS AS EFFECTIVE AS BRAND NAMES?

When a pharmaceutical company manufactures a new drug that receives Food and Drug Administration (FDA) approval, the company receives a United States patent for the formula for a certain period of time, usually about 18 years.

During this time, no other company may manufacture and distribute the drug without the patent holder's permission.

When the patent period ends, however, any company may have access to the formula and may legally produce and sell the drug under a different name. The well-known companies that manufacture brand-name drugs usually also manufacture and sell the generic drugs. Therefore, the quality of these generics is comparable to their brand-name versions.

Once they have entered your body, generic drugs vary little from their brand-name counterparts in the way they function. The difference usually involves the recommended dosage or the form the drug takes, for example, capsule form or tablet form. Your doctor or pharmacist can answer any questions you have about choosing a generic alternative and whether choosing a generic drug makes sense for you.

HOW DO GENERICS KEEP HEALTH CARE COSTS DOWN?

Generic versions of drugs cost less than brand-name drugs because they don't carry the same cost overhead. The company that originates a brand-name drug invests a lot of money in research to develop and test the drug, to purchase a patent for it, and to promote the new drug to distributors, pharmacists, and doctors. The patent rights give the company 18 years to recover these costs.

The companies that make and sell the drug under a generic label don't have these initial costs, therefore they can pass immediate savings on to the consumer. When you purchase a lower-priced generic instead of a brand name, you get immediate savings. But you can realize long-term savings too.

Americans purchase an average of five prescriptions per person per year. When you consider that many people need more than five prescriptions per year and

the long-term expense of maintenance medication, such as prescriptions for high blood pressure or heart disease, you begin to understand how expensive paying even a few cents more for each brand-name prescription can become.

Antihistamine medications provide a good example of the large difference between generic and brand-name prescription prices. Merrill Dow's Seldane, a popular brand-name prescription, costs an average of \$30.45 for a one-month supply. The

same supply of chlorpheniramine, a generic antihistamine, can cost as little as 60 cents.

Currently, one third of all prescriptions written in the United States are filled with a generic alternative—a potential savings of 50 to 70 percent over the brand-name price. In 1989 approximately 11 cents of every health insurance premium dollar went to pay for pharmaceutical costs. When you ask your phar-

macist to fill your prescription with a generic form, you actually help to keep pharmaceutical and overall health care costs down.

WHEN SHOULD I CHOOSE GENERICS?

In most states now, including Massachusetts, unless your doctor specifically writes "no substitution" on your prescription, your pharmacist must give you a generic version of the prescription if you ask for it.

► You can have a direct impact on the cost of health care in America every time you get a prescription filled.

Often, you will have a choice between many types of generics. You can purchase the brand-name pain reliever Motrin through 17 different manufacturers under the generic name ibuprofen. For the same 30-day supply, Motrin costs about \$25, whereas one of its ibuprofen counterparts can cost anywhere from \$7 to \$20 retail. If you are unsure about the differences among generics, ask your doctor or pharmacist for advice.

However, if you remain uncomfortable with buying a generic prescription, you can still help reduce prescription costs by choosing a lower-priced brand name when one is available. Some brand-name prescription drugs come in different formulas that produce similar effects.

For example, your doctor may prescribe either Seldane or Chlor-Trimeton for sinus allergies. Both are brand-name drugs, but Seldane has a retail price of \$30.45 for a 30-day supply, while Chlor-Trimeton costs only \$14.46 for the same supply. Since antihistamines are commonly maintenance medications, buying Chlor-Trimeton instead of Seldane could mean a health care savings of \$191.88 per year. Again, your doctor or pharmacist can help you with this decision.

When you fill a prescription, your price-conscious decision can have a direct impact on reducing the cost of health care. And this is something to remember in these tough economic times. ■

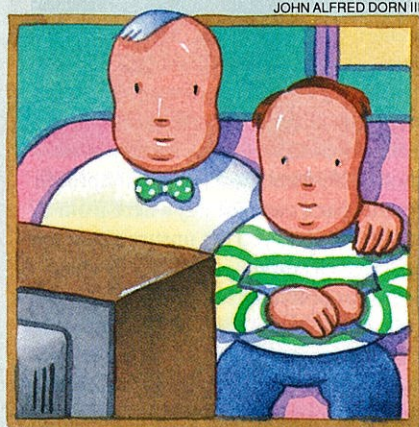
Newslines

by Gardiner Morse

ACTIVE PARENTS HAVE ACTIVE KIDS

Despite the indisputable link between regular exercise, good health, and long life, children in the United States spend more time sprawled out in front of the television than doing anything else but sleeping. The conclusion that the more TV children watch, the less active they are has been borne out by scientific research as well as the finding that, overall, our children are becoming fatter and less fit.

Who's to blame? It's tempting to point the finger at the television for seducing



JOHN ALFRED DORN III

the children away from an active life-style. And while television is certainly part of the problem, ongoing research shows that the parents' own behavior may be the strongest determinant of children's activity level.

Lynn Moore and her colleagues at Boston University asked almost 100 four-to-seven-year-old children and their parents to wear a sensitive electronic motion sensor for a little longer than a week. At the end of the study, the subjects were classified as active or inactive, based on their motion-sensor readings. Moore found that children with two active parents were six times more likely to be active than the children of inactive parents.

Moore offers four possible explanations for this finding:

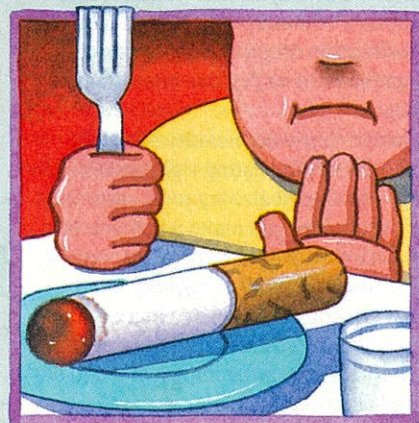
1. Active parents may serve as role models for activity.
2. They may share activities with their children.
3. They may encourage their children's participation in various types of exercise by, for example, buying sports equipment for them and driving them to practice.
4. There may be a genetic factor that influences activity level—children of active parents may be active by nature.

"The take-home message is that the value parents place on activities is very important, which doesn't mean only structured activities," says Moore. "It means encouraging children to play outside or ride a bike and being involved with their children's activities."

William Strong, a pediatric cardiologist and director of the Georgia Institute for the Prevention of Human Disease and Accidents, offers these recommendations to parents. Encourage free play and creativity, and emphasize the joy of physical activity. Promote unorganized playtime after school that provides a diversion from the structure of the school day (and reduce the opportunity to watch television). And be a good role model—go walking, hiking, picnicking, swimming, and jogging with your kids.

KICKING THE HABIT, PUTTING ON POUNDS

Cigarettes kill more people in a year than do accidents, suicides, and all addictive drugs, including alcohol, combined. Still, more than one in four adults in the United States continue to smoke. The reasons are many, but one important concern that makes many smokers resistant to quitting is the fear of gaining weight. Unfortunately, this concern is well-founded; more than a dozen studies have shown that giving up cigarettes means gaining pounds. But just how much weight ex-smokers can expect to



put on has, until recently, been uncertain.

Research from the Centers for Disease Control now spells out exactly what ex-smokers can expect—and the news is not all bad. In a study involving more than 750 people who had quit smoking for a year or more, federal researchers discovered that the average weight gain after quitting was only about six pounds for men and eight pounds for women. While almost half of those who stopped smoking gained less than this amount, a small fraction (under 15 percent) suffered a weight increase of more than 28 pounds. How much a person smoked prior to quitting had a particularly strong effect on the weight gain. Those who had smoked more than 25 cigarettes a day were about five times more likely to experience severe weight gain than those who smoked fewer than 15 a day.

While it may be of little comfort to the appearance-conscious ex-smoker, the inevitable pounds put on after kicking the habit are not really extra pounds. Instead, researchers say, it appears that quitters simply gain back the weight they lost when they began smoking.

"If you quit smoking, you'll gain weight," says Neil Grunberg, a professor of medical psychology at the Uniformed Services University in Bethesda, Md. "But that's no excuse to continue smoking. The serious health consequences of smoking far exceed the small danger from the weight you'll gain, which in most people will be under 10 pounds."

Tips From LifeTrak

This is the second installment in a series of excerpts from the LifeTrak program. LifeTrak is Tufts Associated Health Plans' personalized approach to achieving a healthier life-style and is based on the United States Surgeon General's Guidelines for Health.

HOW YOU CAN SET SMART GOALS

When you adopt a healthier life-style, you usually make changes in your eating and exercise patterns. While you may enthusiastically make these changes, trying to do everything at once can be frustrating. And too much frustration can leave you feeling defeated, overwhelmed, and ready to give up.

The LifeTrak program has you break down the larger goal of living a healthier life into smaller, more achievable goals in a belief that every positive step, no matter how small, moves you closer to your final goal. For example, if you want to limit your fat intake, don't state your goal as "I will never eat fried foods again." Instead, break it down to the more realistic "I will eat fried chicken only once a week" or "I will eat a two-piece fried-chicken dinner only once a month."

Some changes will be relatively easy to make and will create little disturbance in your life-style. For example, you may not find it difficult to switch from regular ground beef to the extra-lean variety.

But what about cutting back on the number of times per week you eat ground beef? If ground beef is a favorite food, cutting down may seem like an insurmountable obstacle. You may even be tempted to not try at all.

Well-thought-out goals will help you cope with such hurdles. LifeTrak teaches the SMART goal-setting approach. SMART stands for **Specific, Measurable, Agreed-upon, Rewarding, and Trackable.**

THE SMART APPROACH

Specific—Make your goals concrete ones. Avoid overly broad goals that may

overwhelm you. Instead, define your goal in terms of the specific behaviors that you want to change.

Measurable—A specific behavioral goal is one that you can measure. Find a unit—grams of fat per meal, distance walked—to measure your progress. This will give you feedback and let you know if you are on course or if you need to make adjustments to achieve your goal.

Agreed-upon—Encourage others to support you in the change process. Even if you'd prefer to keep your goal private, find ways to enable others to offer you support and encouragement.

Rewarding—Reward yourself when you make progress toward achieving your goal. For example, give yourself a point each time you substitute a low-fat dessert for a high-fat dessert. When you reach 10 points, reward yourself with a non-food-related pleasure, perhaps a massage or a day in the park.

Trackable—Develop a plan to track your progress.



THINK BEFORE YOU ACT

As you begin to determine your personal goal, think about each step in the SMART goal-setting approach and write down how you will apply each step to help you achieve your goal. What is the concrete step you will take? How will you measure it? How can others support you? How will you reward yourself? How will you track your progress to monitor and encourage your success?

Many professional athletes use visual goal setting to keep themselves sharp, competitive, and successful. A runner, for example, might create a mental picture of actually crossing the finish line or of passing the toughest competitor.

You can apply creative visualization to

the SMART goal-setting approach. When you think about your goal, develop a mental picture of it. Visualize the miles you will walk or the specific amounts of food you will eat. If your goal is concrete and manageable, you should be able to visualize it.

When you write your goal down, use the KISS principle: Keep It Short and

► LifeTrak teaches that living a healthy life-style is not an all-or-nothing proposition.

Simple. If your goal flows over the page, it is probably not a goal that is easy to visualize or even to achieve.

Living a healthy life-style is not an all-or-nothing proposition, and perfection is not an achievable, nor perhaps even desirable, goal. You need to live your life in the most healthy and enjoyable way you are capable of.

If you set your sights only on a perfect, distant, final goal, you may end up without an effective course to reach your destination. ■

LIFETRAK PROGRAM INFORMATION

► The LifeTrak program consists of seven weekly, one-hour sessions available to Tufts Health Plan members for a \$5 copayment per session. The following communities are scheduled to hold programs this summer and fall:

- Wakefield
- West Roxbury
- Worcester

Please call the Member Relations staff at 1-800-462-0224 or 617-466-1000 for details and information on how to sign up.

Save More Than \$2,000 With the Latest 'Lifestyle Idea Book'

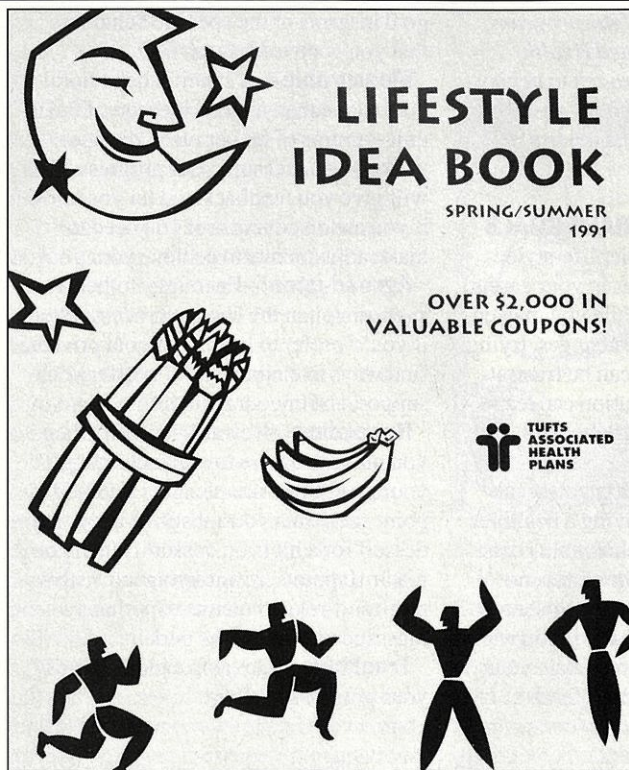
By all accounts, the *Lifestyle Idea Book* we published in October was an unprecedented success. Your feedback and that of participating companies indicates that the offers in the book were very popular.

We hope the offers provided you with opportunities to expand your cultural horizons and to try new foods and fitness activities. Now the Spring/Summer 1991 issue of the *Lifestyle Idea Book* includes 47 offers that add up to more than \$2,000 in savings on life-style-related goods and services.

Fun is good for your spirit, and what's good for the spirit is good for your body. Tufts Health Plans developed the *Lifestyle Idea Book* to offer you new ideas for approaching each day as a series of pleasurable and stimulating adventures.

The *Lifestyle Idea Book* makes it easy to try some new and exciting activities this summer, including sailing, golfing, canoeing, and even rock climbing. Why not spend a day at an amusement park, eat out in a healthy way, get a facial, take in a museum, or just sit and read for a while? The offers in the *Lifestyle Idea Book* include discounts for these and many more activities.

Taking advantage of the offers is



The latest 'Lifestyle Idea Book' offers you more than \$2,000 in savings on life-style-related goods and services.

simple. Just present the certificate at the time of purchase or send it along with your payment for mail-order items. Keep in mind that most of the offers are valid

through September 30, 1991, so you've got all summer to enjoy them. We hope you enjoy the offers and use the certificates in good health. ■

'LIFESTYLE IDEA BOOK' PARTICIPANTS

► Look for valuable offers from the following participants in the Spring/Summer edition of the *Lifestyle Idea Book*:

Arthur Murray Dance Studios
Backpacker Magazine
Belmont Springs
Bill Rodgers Running Center
Boston Center for Adult Education
Boston Sailing Center
Boston University Bookstore
Champion Juicer
Charles River Canoe and Kayak Center
Children's Museum
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Franklin Park Zoo
Isabella Stuart Gardner Museum
Glen Ellen Country Club
Guided Growth
International Bicycle Centers
Lechmere—LEAP Machine
Lechmere-Marshall-Finger Blood Pressure Monitor
Litestylar

Massachusetts Audubon Society
Museum of Fine Arts
New England Aquarium
Prevention Magazine
Puppet Showcase Theatre
Rockport/Taymor Shoes
Skipjack's
Smokenders
Target Sport Adventures
Top Notch Vacation Rentals
Waddington's Sports Massage
Walking Magazine
Whalom Park
Wilson Farms
Women's Sports & Fitness Magazine
Wonderland Ballroom