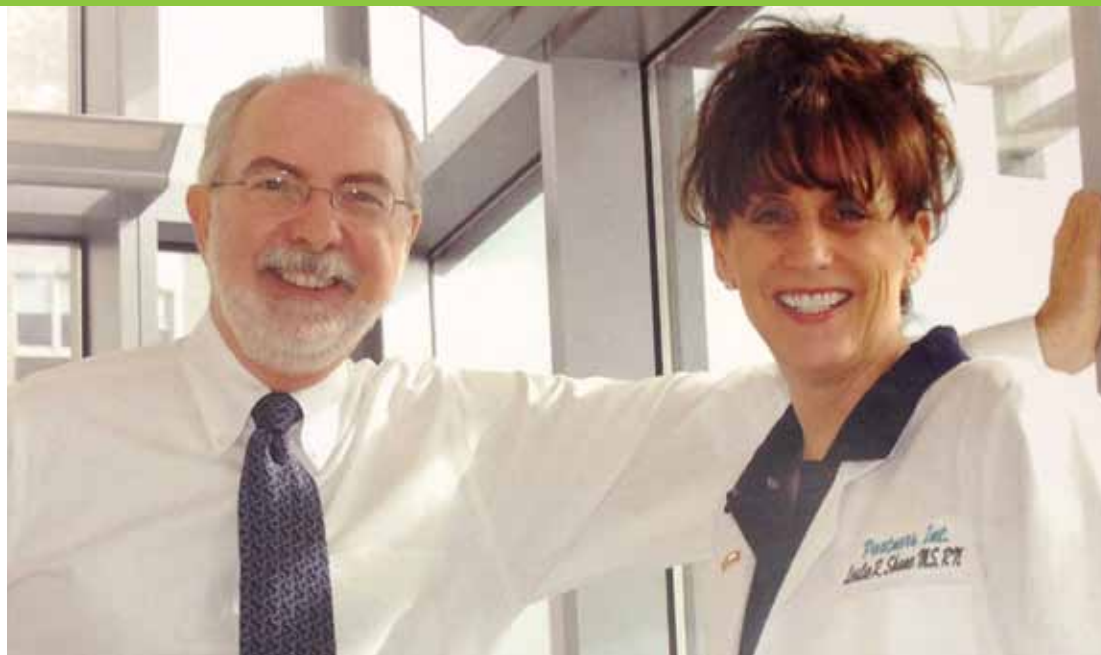


healthmatters

Fall 2014



The program was launched in 2006 by Kevin Hughes, M.D., breast surgeon from the Massachusetts General Hospital, and Leslie Shane Hassell, M.S., R.N., of Partners HealthCare International in collaboration with Bermuda Cancer and Health Centre, the Health Insurance Association of Bermuda, and Bermuda Hospitals Board.

The Power of Genetic Cancer Testing

THANKS TO GENES, WE INHERIT TRAITS LIKE HEIGHT AND EYE COLOUR FROM OUR PARENTS. They can also play a role in your chance of developing cancer. Up to 10% of cancers can be caused by a gene mutation passed from parent to offspring.

When men and women who carry these mutations are identified early, it is often possible to prevent these cancers or find them at an earlier, more treatable stage. This is the power of genetic testing—now available in Bermuda.

The Bermuda Cancer Genetics and Risk Assessment Program identifies, educates, and supports women and men who are at high risk for inherited breast and ovarian cancer. Plans are now being made to extend this approach to help men and women who are at high risk for colon cancer, melanoma, and other cancers.

More than 300 patients have been seen and counseled to date. Numerous men and women have been identified as being at high risk. Many others have been reassured that their risk is not as high as their family history might suggest.

For those found to be at high risk, a plan is developed in collaboration with Bermudian physicians for earlier mammography, more frequent clinical exams, and/or surgery, depending upon the needs of the patient.

Women or men who have a strong family history of breast or ovarian cancer can now receive the counseling and testing they need without leaving the island. A strong family history includes almost any combination of the following:

- A family member who developed breast cancer before age 45
- Two or more people in the family who developed breast or ovarian cancer
- A family member who has had both breast and ovarian cancer
- A family member who has had cancer in both breasts
- A male family member who developed breast cancer

Visit hraweb.partners.org/Bermuda/BermudaIntro.aspx to fill out a confidential family history questionnaire.



DON'T WAIT! To schedule your appointment, contact Leslie Shane Hassell at LShane@Partners.org or 1-441-238-3620. The program sees patients every three to four months, when Dr. Hughes is on the island.

What Is the Difference Between Alzheimer's and Dementia?

PEOPLE SOMETIMES USE THE PHRASES DEMENTIA AND ALZHEIMER'S DISEASE INTERCHANGEABLY, but these terms have different meanings. Knowing the difference can help you get the best treatment.

DEMENTIA

Dementia describes a set of symptoms and is defined as problems with reasoning, remembering, thinking, and behaviour severe enough to get in the way of your daily life. While some memory loss is normal with age, dementia describes memory loss that is worse than expected at a given age.

Head injury, Huntington's disease, Creutzfeldt-Jakob disease, HIV, and even nutritional deficiencies can cause dementia. In each case, dementia is caused by damage to brain cells.



ALZHEIMER'S DISEASE

Alzheimer's disease is the most common type of dementia, causing about 60 to 80% of cases. Because it often starts in a region of the brain responsible for memory, one of the first symptoms of Alzheimer's is memory loss. Symptoms start out mild and worsen over time as the disease spreads to other areas of the brain.

TREATMENT

Some types of dementia can be treated. If the cause isn't treatable, medications and other therapies may help relieve symptoms. Alzheimer's has no cure, but treatment may improve your quality of life and slow the disease's progression.



LEARN THE 10 SIGNS OF ALZHEIMER'S.
Visit www.alzbermuda.com. Click on "The Signs."

health facts

How Mobile Is Your Phone?

Given their portability, mobile phones are the perfect complement to an active lifestyle. Yet, a recent study suggests they're having the opposite effect. And inactivity is linked with a host of health problems, including heart disease, diabetes, high blood pressure, and certain cancers.

GLUED TO THE SCREEN

The study found that people who used mobile phones the most did so at the expense of physical activity. They were also more likely to be less physically fit. Heavy users preferred sedentary activities like playing video games and checking Facebook and Twitter.

CREATE A NEW HABIT

Two features of mobile phones, especially smartphones, could help you boost your activity level. First is the ability to download fitness apps for free or for a small fee. Second is the advanced sensors built in to some smartphones that sense motion and track location to help measure your activity levels.

Don't forget, you could simply call or text a friend to meet you at the gym or to go for a walk.

health facts

4 Ways to Lower Your Healthcare Costs

1 Choose in-network providers. These are healthcare providers, including hospitals and outpatient facilities, with which BF&M has negotiated discounts. BF&M Insurance members know this as the Preferred Provider Network. If you go out of network, you may have limited or no coverage for the services provided, leaving you personally responsible for payment.

2 Choose the right level of care. Sprained your ankle? Another sore throat and fever? Visit your doctor's office if it is open. A visit to your doctor's office will cost the benefit plan around \$150, with your co-payment being around \$30. On the other hand, a visit to the emergency room (ER) could cost the benefit plan \$700 or more. And while you won't have a co-payment at the hospital, the \$700 claim

will have to be paid by your health plan from the premiums collected from you or your health group. Saving the ER for true emergencies reduces the costs to be paid under your health plan, ultimately reducing your premium.

3 Go generic. For instance, a 30-day supply of a brand-name blood thinner may cost 10 times as much as a 30-day supply of its generic equivalent.

4 Know your coverage. Understand your insurance before you need care to avoid unexpected expenses. Do you know what is considered to be an elective overseas treatment? Find answers to this and other common questions at www.bfm.bm/products/health.html. Click on "Health FAQs."

Is the Colouring in Soda Cancerous?



NO MATTER WHERE YOU ARE IN THE WORLD, YOU CAN SPOT A COLA. But the caramel colouring used to give the drink its trademark look has raised concerns because it can contain a potentially cancerous chemical.

THE ISSUE

Caramel colouring is one of the most common food colourings in the world. The substance is formed naturally when coffee beans are roasted or meats are grilled. But a chemical called 4-methylimidazole (4-MEI) is created during the manufacturing process to produce two types of caramel colour added to many foods and soft drinks.

In 2007, a U.S. government study found 4-MEI caused cancer in mice, and in 2011 the International Agency for Research on Cancer concluded it could possibly cause cancer in humans. More recently, California put a safely limit of 29 micrograms of 4-MEI on sodas.

According to a 2013 Consumer Reports study, several tested soda brands contained more than the California limit. However,

there is no federal restriction for 4-MEI amounts in food and beverages. The U.S. Food and Drug Administration states that there is no danger from people drinking sodas containing 4-MEI. Still, the agency is reviewing the existing data and reassessing the cancer risk.

WHAT TO DO

If you want to avoid the chemical, simply choose a soda without caramel colour on its ingredients list. To date, lists don't specify whether the caramel colouring used is the kind that contains 4-MEI or how much.

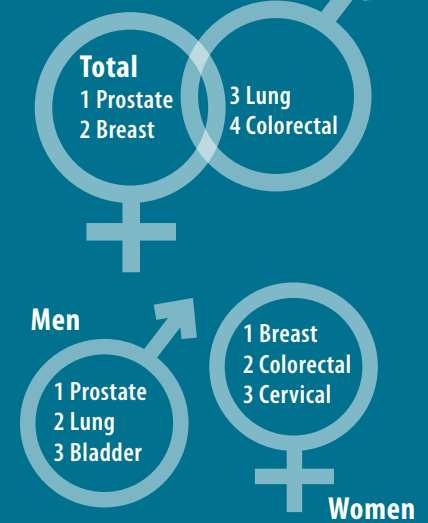
health facts

Island Outlook



29% Cancer is the second leading cause of death in Bermuda.¹

Most Registered Cancer Cases²



1. "Surveillance Report," Government of Bermuda, Ministry of Health, Dept. of Health. July 2013, vol. 33, no. 7, pg. 2, www.gov.bm.

2. "Bermuda National Tumour Registry Annual Report 2013." *Bermuda National Tumour Registry*, pp. 5-7.



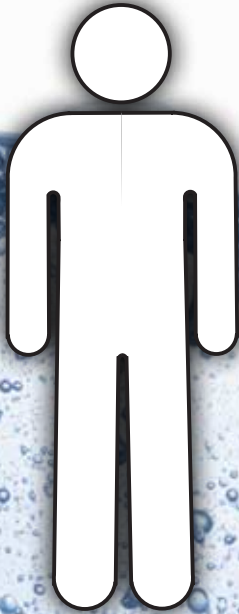
Make a Plan with Wellness Matters!

Plot your healthcare strategy with BF&M's free one-stop portal exclusively for health insurance members, Wellness Matters!

Start now at www.bfm.bm to access:

- A Health Risk Assessment
- Interactive tools
- Healthy recipes
- Breaking health news
- Tips on physical fitness
- Information about diabetes, stress, and heart disease
- Searchable Drug Reference Guide

Men, When to See a Doctor for Bladder Problems



GOING TO THE BATHROOM IS A NATURAL, YET COMPLEX PROCESS. Any number of diseases, conditions, or injuries can interfere with bladder signals and urination. Some of the most common problems in men include:

- **Urinary incontinence.** This refers to the involuntary loss of urine when you're coughing, sneezing, or lifting (stress incontinence); the involuntary urge to urinate (urge incontinence); or the constant dribble of urine (overflow incontinence).
- **Damaged nerves in the urinary tract.** These can result from diabetes, stroke, Parkinson's disease, multiple sclerosis, or a spinal cord injury.
- **Overactive bladder.** The bladder misfires, squeezing at the wrong time, causing you to go frequently during the day or night, or causing you to suddenly need to urinate.
- **Prostate problems, including cancer.** Problems passing urine, including a slow or weak urine stream, can signal an enlarged prostate or prostate cancer.

i SEE YOUR DOCTOR IF YOU'RE EXPERIENCING BLADDER CONTROL PROBLEMS.
Your doctor will take a detailed medical history and may recommend tests such as a digital rectal exam (DRE), ultrasound, and prostate-specific antigen (PSA) blood test.

www.bfm.bm

BF&M Overseas Healthcare Toll-Free Helpline


BF&M Medical Assistance is available 24/7 with our toll-free numbers:

- 1-888-674-1367 (from Bermuda)
- 1-877-236-2338 (from outside Bermuda)
- 1-519-251-5186 (from Bermuda collect calls)
- 1-519-251-5185 (from outside Bermuda: collect calls)

See back issues of *healthmatters* online at www.bfm.bm/health.

BF&M Wellness Matters!

Online Wellness Centre www.bfm.bm. Just click "Health Insurance" then "Wellness Matters."

 Scan the image with your smart-phone to meet us on Facebook for hot news, policy info, and events.



BF&M Breast Cancer Awareness Walk

October 22 at Barr's Bay Park

5 p.m. BF&M Health fair | **6 p.m.** Walk starts

Register at www.racedayworld.com.

By raising/donating \$166, you will cover the cost of a mammogram for someone who cannot afford one. Imagine how many people we can assist with your help!

For additional events, visit www.chc.bm, or email marketing@chc.bm.



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October is Breast Cancer Awareness Month
under the distinguished patronage of Mrs. Fergusson.

