



Early Detection, Screening Guidelines

Source: American Cancer Society

Most doctors feel that early detection tests for breast cancer may save many thousands of lives each year. Following the guidelines improves the chances that breast cancer can be found at an early stage and treated with success.

Mammogram: Women age 40 and older should have a screening mammogram every year. While mammograms can miss some cancers, they are still a very good way to find breast cancer.

Clinical Breast Exam: Women in their 20s and 30s should have a clinical breast exam (CBE) as part of a regular exam by a health expert, at least every 3 years. After age 40, women should have a breast exam by a health expert every year.

Breast Self-Exam (BSE): BSE is an option for women starting in their 20s. Women should report any changes in how their breast look or feel to their health care professional.

Women at High Risk: Women with a higher risk of breast cancer should talk with their doctor about the best approach for them. This might mean starting mammograms when they are younger, having extra screening tests, or having more frequent exams.

Symptoms

The widespread use of screening mammograms has increased the number of breast cancers found before they cause any symptoms, but some are still missed.

The most common sign of breast cancer is a new lump or mass. A lump that is painless, hard, and has uneven edges is more likely to be cancer. But some cancers are tender, soft and rounded. So it's important to have anything unusual checked by a doctor.

Other signs include:

- Swelling of all or part of the breast
- Skin irritation or dimpling
- Breast pain
- Nipple pain or the nipple turning inward
- Redness, scaliness, or thickening of the nipple or breast skin
- A nipple discharge other than breast milk
- A lump in the underarm area

October is Breast Cancer Awareness Month

Click Here to Give
it's FREE!

You can help in the fight against Breast Cancer with a single click of your mouse.

It's easy! Just go to The Breast Cancer Site at www.thebreastcancersite.com and click on the pink button like the one pictured above. Your click on the "Click Here to Give—it's Free" button helps fund free mammograms for women in need—low income, inner-city and minority women whose awareness of breast cancer and opportunity for help is often limited. Your click is paid for by the website sponsors, and mammogram funding is provided to clinics throughout the U.S. through the efforts of the National Breast Cancer Foundation. Please remember to share this link with your friends and family. Every click counts toward the goal of early detection, which allows for the best possible treatment options.

"When Breast Cancer is found early, the five year survival rate is 96%"

Source: - The National Breast Cancer Foundation

HOW MANY WOMEN GET BREAST CANCER?

The American Cancer Society's most recent estimates for breast cancer in the United States are for 2009:

- 192,370 new cases of invasive breast cancer
- 40,170 deaths from breast cancer



Breast cancer is the most common cancer among women in the United States, other than skin cancer. It is the second leading cause of cancer death in women, after lung cancer. The chance of a woman having invasive breast cancer some time during her life is about 1 in 8. The chance of dying from breast cancer is about 1 in 35. Breast cancer death rates are going down. This is probably the result of finding the cancer earlier and improved treatment. Right now there are about two and a half million breast cancer survivors in the United States. More information on breast cancer prevention, treatments and research can be found at: www.thebreastcancersite.com — www.cancer.org — www.komen.org — www.nationalbreastcancer.org



Oral Health affects overall Physical Health

Source: OralhealthAmerica



In today's economy, it may be tempting to skimp on your dental care in order to save a few dollars. But neglecting your oral health can have health effects that extend far beyond your mouth.

Chronic gum infection has been linked to conditions as serious and as varied as diabetes, stroke, cancer, heart disease, and complications during pregnancy.

One thing is clear: when you take care of your teeth, you're really taking care of your whole self, both now and in years to come.

A common mechanism—inflammation—is likely what links gum disease (often called periodontal disease) with other ailments. Although periodontal disease starts with a bacterial infection, it is the ensuing inflammation that eventually destroys the gum tissue. Periodontal disease afflicts more than 30% of the adult population. Scientists think that bacteria from gum infections travel through the bloodstream to trigger inflammation in organs and tissues at distant sites. Periodontal disease is a likely contributor to type 2 diabetes, Heart disease, stroke, and pregnancy complications, and has been linked to a lesser degree with several other conditions, including kidney disease, pancreatic cancer, and rheumatoid arthritis.

Regular preventive checkups with your dentist and good oral hygiene can prevent unexpected and costly dental and Medical expenses down the road.

October is National Dental Hygiene Month

Source: American Dental Association

Good oral hygiene is important, not only for looks, but for the general health as well. Poor oral hygiene can lead to a variety of dental and medical problems. Regular checkups and cleanings can prevent these problems as well as provide you with good oral hygiene. The American Dental Association (ADA) recommends the following for good oral hygiene:

- Brush your teeth twice a day with an ADA—accepted fluoride toothpaste.
- Replace your toothbrush every three or four months. A worn out toothbrush won't do a good job cleaning your teeth.
- Clean between teeth daily with floss or an interdental cleaner. Decay—causing bacteria still linger between teeth where toothbrush bristles can't reach.
- Eat a balanced diet and limit between meal snacks
- Visit your dentist regularly for professional cleaning and oral exams

Did you Know?

Group Dental insurance is now offered by 40% of small businesses. Dental insurance plans generally cover part or all of the cost of cleaning, X-rays, annual oral exams and fillings. Some plans may also cover major items such as crowns and restorative work. For more information on options regarding your current group dental plan, or if you would like to add a group dental plan to your current benefits package please call your Neace Lukens Representative. Neace Lukens will be glad to assist you in choosing the Plan that best fits your organization.

Neace Lukens Spotlight— Much more than just Group Insurance!

Source: Dottie Knobel

At Neace Lukens we work hard to ensure you have the most cost effective and comprehensive benefit packages for your employees. But did you know that we can assist you with your personal life insurance needs as well? Have you reviewed your Life Insurance? How much insurance would you need to replace your income and for how long? Here's a little help! Review the table to determine the amount of coverage you should carry.

If you would like to discuss your Life Insurance needs, please call your Neace Lukens associate or our Life Insurance Specialist, Dottie Knobel at 502-259-9311.



Amount of Life Insurance Protection Required to Replace Specified Income Based on Lump Sum Growing at 3.25%, Net of Annual Income Distribution				
Equivalent Monthly Income to Replace	Equivalent Annual Income to Replace	10 Yrs of Income to Replace	15 Yrs of Income to Replace	20 Yrs of Income to Replace
\$2,500	\$30,000	\$256,528	\$356,750	\$441,959
\$3,750	\$45,000	\$384,793	\$535,125	\$662,938
\$4,000	\$48,000	\$410,445	\$570,800	\$707,134
\$5,000	\$60,000	\$513,057	\$713,500	\$883,917
\$6,250	\$75,000	\$641,321	\$891,875	\$1,104,897
\$8,333	\$100,000	\$855,061	\$1,189,119	\$1,473,137
\$10,416	\$125,000	\$1,068,800	\$1,486,363	\$1,841,377
\$12,500	\$150,000	\$1,282,642	\$1,783,750	\$2,209,793
\$14,583	\$175,000	\$1,496,382	\$2,080,994	\$2,578,033
\$16,666	\$200,000	\$1,710,121	\$2,378,238	\$2,946,273



Compliance Corner—

2010 Indexed Amounts for Health Savings Accounts

Source: US Department of Treasury

Washington, DC—
The Treasury Department and Internal Revenue Service issued new guidance on the maximum contribution levels for Health Savings Accounts (HSAs) and out-of-pocket spending limits for High Deductible Health Plans (HDHPs) that must be used in conjunction with HSAs. These amounts have been indexed for cost-of-living adjustment for 2010.



New Annual Contribution Levels for HSAs:

- For 2010, the maximum annual HSA contribution for an eligible individual with self-only coverage is \$3,050.
- For family coverage, the maximum annual HSA contribution is \$6,150.
- Catch up contribution for individuals who are 55 or older is \$1,000 (set by statute and unchanged from 2009).
- Individuals who are eligible individuals on the first day of the last month of the taxable year (December for most taxpayers) are allowed the full annual contribution (plus catch up contribution, if 55 or older by year end), regardless of the number of months the individual was an eligible individual in the year. For individuals who are no longer eligible individuals on that date, both the HSA contribution and catch up contribution apply pro rata based on the number of months of the year a taxpayer is an eligible individual.

New Amounts for Out-of-Pocket Spending on HSA-Compatible HDHPs:

- For 2010, the maximum annual out-of-pocket amounts for HDHP self-coverage increase to \$5,950 and the maximum annual out-of-pocket amount for HDHP family coverage is twice that, \$11,900.

Minimum Deductible Amounts for HSA Compatible HDHPs:

- For 2010, the minimum deductible for HDHPs increased to \$1,200 for self-only coverage and \$2,400 for family coverage.

Health Savings Accounts—THEN & NOW

Health Savings Accounts have been a huge success since their inception in 2004. They have attracted millions of Americans in the past five years since Congress made them available. They are extremely popular with small businesses that offer health insurance coverage to their employees when paired with a High Deductible Health Plan offering. Take a look at the dramatic growth of Health Savings Accounts since they first surfaced in 2004.

THEN—(2004) . . .

- 438,000 individuals were covered in November 2004 by HSA-type insurance plans, according to the America Health Insurance Providers.
- 113,000 (roughly 240,000 individuals) - IRS data on individual tax returns reporting HSA deductions in tax year 2004.

THE FIRST YEAR (2005) . . .

- 3.2 million—seven fold increase to individuals covered by HSA-type insurance plans
 - 31% previously uninsured individuals buying health insurance on their own.
 - 33% Small business not previously offering coverage
 - Nearly 50% - Age 40 or over
- \$1 billion dollars invested in HSAs by Americans (based on financial data provided by more than 60 financial firms)

THE FUTURE . . . 2010

- 14 million by 2010—Treasury Department projection of HSA policies (covering 25 to 30 million people) - based on current law.
- OR
- 21 million by 2010—Treasury Department HSA policies estimates rise by 50% (covering 40 to 45 million people) - based on the President's health care initiative.



Benefits of an Health Savings Account

- Used in combination with a high-deductible health plan
- Contributions are not includible in gross income—they are tax free
- Help employees become better health care consumers
- Payouts for qualified medical expenses are tax-free
- Savings are owned by the individual and can move from employer to employer
- Can "roll over" year-to-year to create a sizable retirement nest egg.
- Accumulated interest and dividends are tax-free or tax deferred
- Contributions by employers are exempt from payroll taxes
- "the better rainy day fund" health care savings plan

An HSA is a form of tax-deferred retirement account that can be more easily drawn upon for emergencies than their IRA counterparts.

If you have questions regarding HSAs and HDHPs contact a Neace Lukens Associate who will be happy to assist you.