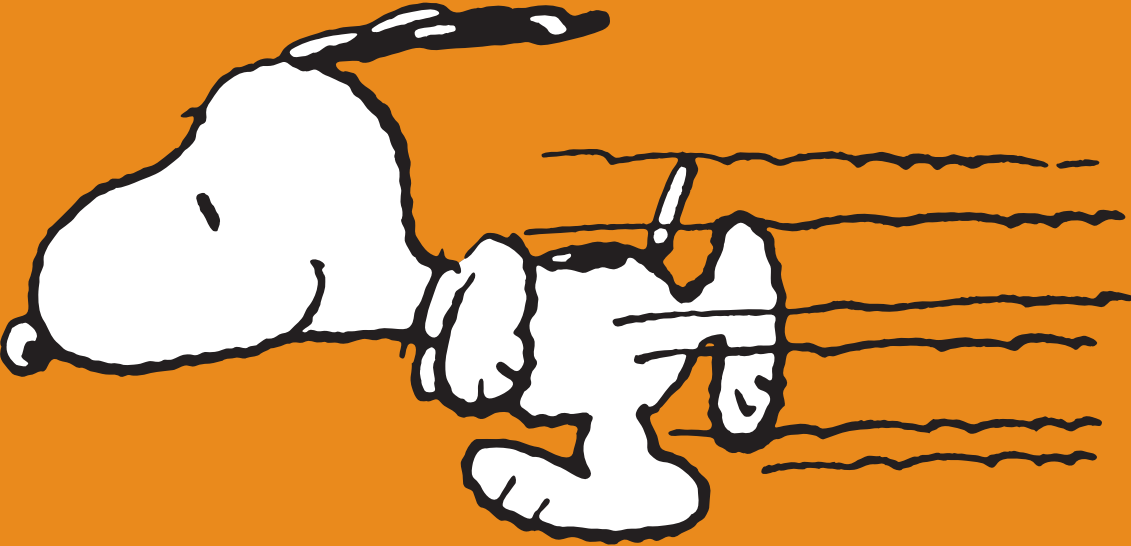


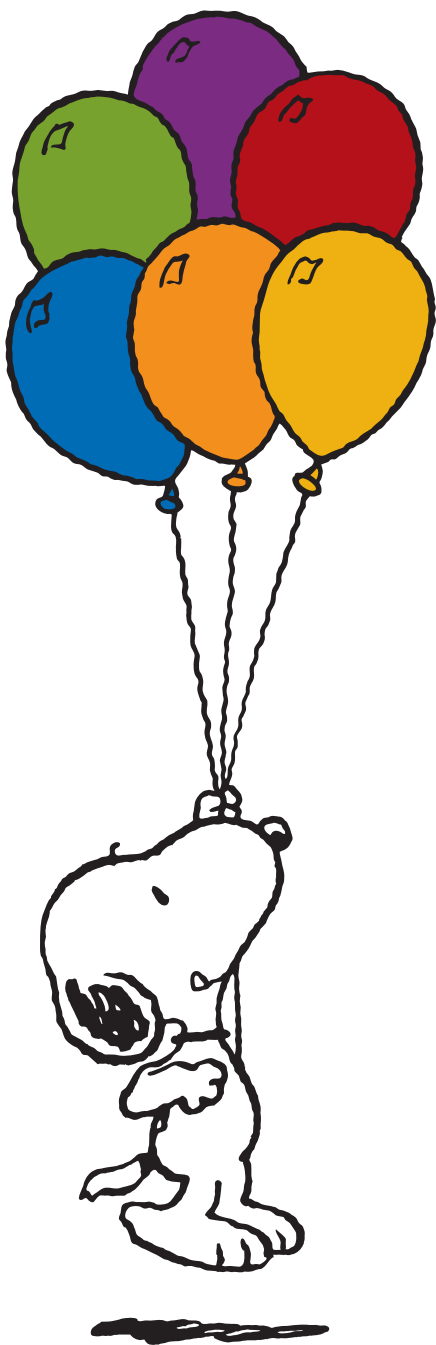
# Being Healthy

**MetLife**<sup>®</sup>

LIFE ADVICE

Healthy choices are smart choices





MetLife Consumer Education Center

## Feeling good, looking fit, and leading a long and healthy life are things most of us want.

Well, there's a lot we can do to increase the chance that we'll have them. The beneficial effects — both physical and mental — of good nutrition, physical fitness, and exercise are proven. You're never too young, too old, or too out of shape to get started — you can benefit from regular physical activity and healthy eating habits.

We've become a mechanically mobile society, relying on machines rather than muscle to get around. Physical activity is less a part of daily living, particularly for those with "desk jobs." The convenience and availability of fast-food outlets and ready-to-eat meals are another detour on the road to good health. It's time to get back on track.

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This Life Advice® brochure about Being Healthy was produced by the MetLife Consumer Education Center and reviewed by the Federal Citizen Information Center.



Statistics show that obesity and the problems that are associated with it (e.g., high blood pressure, diabetes) are on the rise. But statistics also show that preventive *and* remedial action pay off. Don't wait for a doctor's ultimatum — take the initiative. Exercise your way to fitness, and make healthy eating part of your daily life.

## Physical Activity: An Equal Opportunity Benefit

Exercise can help people at any stage of life. Physical activity provides benefits, regardless of your age, gender, or current fitness level. The benefits of regular exercise include:

### Improved Health

- Increased efficiency of heart and lungs
- Increased muscle strength
- Reduced cholesterol levels
- Reduced blood pressure
- Reduced risk of major illnesses such as diabetes and heart disease
- Weight loss

### Enhanced Sense of Well-Being

- Increased mental acuity
- More energy
- Improved quality of sleep
- Improved ability to cope with stress
- Reduced tension

### Improved Appearance

- Weight loss
- Toned muscles
- Improved posture

### Enhanced Social Life

- Improved self-image
- More energy to engage in social activities

- More opportunities to make new friends (i.e., through exercise)
- More opportunities to share activities with friends or family members

### Increased Stamina

- Increased productivity
- Increased physical capabilities
- Improved immunity to minor illnesses
- Fewer injuries

## The Fitness Formula

To improve overall conditioning, health experts, including the Surgeon General of the United States, recommend at least 30 minutes of moderately intense physical activity on all or most days of the week. Examples of moderate activity include brisk walking, cycling, swimming, or doing home repairs or yard work. If you can't get in 30 minutes all at once, aim for shorter periods of activity — at least 10 minutes — that add up to a half hour per day. If you have not exercised in a long time, start with shorter sessions of 5 to 10 minutes and build gradually from there. To help you get started with a physical activity program, you can sign up for the President's Challenge, a free motivational awards program of the President's Council on Physical Fitness and Sports ([www.presidentschallenge.org](http://www.presidentschallenge.org)).

Structured exercise programs bring obvious benefits, but most people can move toward better fitness by changing their daily lifestyle to incorporate more activity. Muscles used in *any* activity, any time of day, contribute to fitness. Here are some suggestions for incorporating more activity into your daily life:

- Take the stairs instead of the elevator.
- Park at the far end of a parking lot and walk to your office or the mall.
- If you ride the bus, get off a few blocks before your stop and walk the rest of the way.
- Get up from your desk during the day to stretch and walk around.
- Take a brisk walk when you get the urge to snack.
- Increase your pace when working in the house or yard.
- Mow your own lawn and rake your own leaves.
- Carry your own groceries.
- Play outside with your children or grandchildren — it doesn't matter so much what — catch, hopscotch, or horseshoes — just keep moving.

When you're ready for more vigorous activity, set realistic goals and expectations. Fitness and a healthy lifestyle are long-term endeavors,

so start slowly, and work toward your goal gradually. As your fitness level improves, you can increase your time or distance or change to a more energetic activity.

Check with your physician before undertaking a vigorous exercise program, especially if you have chronic health problems (e.g., cardiovascular disease) or if you are a man over 40 or a woman over 50 with risk factors such as smoking, high blood pressure, high cholesterol, or obesity.



## Make It a Habit

The key to a lifetime of fitness is consistency. Here are some tips to help make regular exercise a habit:

- Choose an activity you enjoy that fits your lifestyle.
- Set realistic goals, and tailor your program to your own fitness level.
- Give your body a chance to adjust to your new routine.
- Stay positive even though you may not see immediate results.
- Don't give up if you miss a day; just get back on track the next day.

Find a partner for a little motivation and socialization (support from family and friends has been positively related to regular physical activity).

- Build some rest days into your exercise schedule.

Listen to your body. If you experience unusual symptoms (e.g., have difficulty breathing or experience faintness or prolonged weakness during or after exercise) consult your physician.

Choosing more than one type of physical activity will give your body a thorough workout and help prevent boredom. You might want to choose one indoor exercise and one outdoor activity to allow for changes in your schedule or for bad weather.

The important thing to remember is move, move, and move! Incorporate as much physical activity as you can into your daily life, through exercise and routine activities.

## Better Health through Nutrition

Healthy eating is a critical part of any total health plan, and can improve the effectiveness of physical activity. When you combine a well-balanced diet with moderate exercise, you feel better and keep off unwanted pounds.

### Dietary Guidelines

In 2005, the US Departments of Agriculture and Health and Human Services issued updated *Dietary Guidelines for Americans*. The new guidelines put increased emphasis on trimming portion sizes; consuming fewer calories; and eating more whole grains, vegetables, and fruits; along with exercising 30 to 90 minutes a day. The guidelines suggest the following daily quantities of food for a 2,000 calorie a day diet:

- 6 ounces of grains, including whole grain bread and cereal, rice, and pasta
- 2 cups of vegetables, particularly dark, leafy greens and orange vegetables like carrots and sweet potatoes
- 2 cups of fruit—fresh, frozen, canned, or dried (easy on the fruit juices)
- 3 cups of lowfat or fat-free milk, yogurt or other milk products
- 5 ounces of meat and beans, including beans, peas, fish, and lean meats and poultry

Note that the specific amounts for an individual depend on your age, gender, height, weight, and activity level. To get an estimate of the amount of each food group you need daily, go to [www.mypyramid.gov](http://www.mypyramid.gov) and select "mypyramidplan." Some healthy eating suggestions based on the new dietary guidelines:

- **Make half your grains whole.** Substitute whole-grain products for refined products, such as whole-wheat bread instead of white bread or brown rice instead of white rice. Remember, don't add, *substitute*.
- **Buy fresh vegetables in season;** they're likely to be cheaper and be at their peak flavor. Select vegetables with more potassium often, such as sweet potatoes, white beans, tomato products, beet greens, soybeans, lima beans, winter squash, spinach, lentils, kidney beans, and split peas. Buy precut veggies (or precut them yourself) so they're always available in the refrigerator (e.g., baby carrots).

- **Keep fruit at hand.** Keep a bowl of washed, whole fruit in the kitchen, ready to eat. Buy fresh fruit in season. Dried fruit is a good alternative for out-of-season or hard to find fruit.
- **Don't forget about calcium.** Include low-fat or fat-free milk as a beverage at meals. If you drink cappuccinos or lattes, ask for them with fat-free (skim) milk. Substitute low-fat or fat free yogurt for cream and sour cream in soups and sauces.
- **Go lean on protein.** Trim away all visible fat from meats and poultry before cooking. Broil, grill, roast, poach, or boil meat, poultry, or fish instead of frying. Drain off any fat that appears during cooking. Skip or limit the breading on meat, poultry, or fish. Prepare dried beans and peas without added fats.
- **Choose wisely**— food and drinks that are low in saturated fats, *trans* fats, cholesterol, salt (sodium), and added sugars.
- **Read nutritional labels**, and make healthy choices based on those labels.

## How Much Is Too Much?

According to the Center for Disease Control, Department of Health and Human Services, obesity is an epidemic in this country, among both adults *and* children. And it's difficult to make changes; we live in an environment that encourages overeating. Portions have become much larger over the past couple of decades, and we're bombarded with images of high-calorie, low nutrient food many times a day. In fact, it's hard to avoid images of food; even on a drive in the country you're likely to encounter a billboard with a picture of a juicy hamburger. When was the last time you saw a billboard with images of beautiful ripe apples, or a colorful three-bean salad?

We have to be deliberate and purposeful if we want to enjoy a healthy diet. One way to keep the calories down without too much self-denial is *portion control*. Learn to "size up" your food. Exactly how much is a "serving" of your favorite cereal? How many cups of popcorn in a serving? Learn to check the packaging to see what a serving really is.

The next time you reach for your favorite snack food, check the package and *measure* out a single serving. You may be surprised to find out you've been consuming not one, but several servings at a time. Learn what *controlled* servings of your favorite foods look like — and keep measuring until you can really tell how much is too much. Here are some typical serving sizes:

- Dairy products: one cup of lowfat or nonfat milk or yogurt
- Lean meat, poultry, or fish: 2–3 ounces
- Raw, leafy vegetables: 1 cup
- Other cooked or chopped vegetables: 1/2 cup

- Fresh fruit: 1 *medium* orange, banana, or apple
- Canned fruit: 1/2 cup of chopped, cooked, or canned fruit (in natural juice)
- Fruit juice: 3/4 cup
- Bread: 1 regular slice
- Dry cereal: 1 ounce
- Cooked cereal, pasta, or rice: 1/2 cup
- Peanut, or other nut butter: 2 tablespoons

Following are some tips to give your willpower a helping hand:

- **Order smaller portions** in restaurants. Many people who have no problem eating healthy portions at home overeat in restaurants because the portions are so large. But many restaurants serve half portions, or lunch-size portions at dinner. Don't be embarrassed to ask. You'll save calories and cash.
- **Don't upsize anything**, especially fast food. Fast food portions have more than doubled over the last twenty-five years. Don't be tempted by a "bargain." Avoid package deals; instead, order a sandwich — broiled chicken is good; hold the mayo — and a side salad.
- **Order kids meals**, where you can. Some restaurants will let you order them if you tell them you're dieting, and you can always order them in fast food restaurants. Kids meal portions are what used to be grown up portions (before the mega craze began).
- **Buy small or single-serving quantities** when possible. Don't buy the extra large bag of pretzels; buy the single serving size, one bag at a time.
- **Avoid all-you-can-eat situations.** Buffets and those "unlimited pasta on Tuesdays" meals make it difficult, if not impossible, to practice portion control.
- **Quick reference:** 3 ounces of meat is the size of a deck of cards; 1 ounce of meat is the size of a matchbook; 1 cup of potatoes, rice or pasta is the size of a tennis ball.



## Calories Count

The specific number of calories you need to maintain a healthy body weight will vary based on a number of factors, including your age, gender, and activity level. Some example calorie requirements:

Description	Calories per Day
Sedentary women Older adults	1,600
Children Teenage girls Active women Sedentary men	2,200*
Teenage boys Active men Very active women	2,800
* Women who are pregnant or breast-feeding may need somewhat more.	

To lose one pound, you need to burn off 3,500 calories more than you take in. The best way to burn off those calories is a combined diet and exercise approach. Increased activity is good for you, and trimming unnecessary calories is good for you as well. But doing both is best for your overall health.

## Basic Tips for Healthy Eating

Little changes add up to big improvements over time. The following are some tips on adopting a better eating style for life:

- **Plan ahead.** Prepare or plan your meals at least a day ahead. Avoid eating on the run — impulsive food choices are more likely to be poor ones.
- **Shop wisely.** Don't shop for groceries when you're hungry — your impulses may override your good sense. Hit the outside aisles first. That's where the vegetables and fruits — foods you want to emphasize — are usually found.
- **Order carefully.** In restaurants, look for foods that are broiled, grilled, baked, or steamed rather than fried. Ask to have dressings and sauces served on the side. If a dish is unfamiliar to you, ask the waiter to describe how it is prepared.
- **Cook creatively.** Cooking at home gives you more control over ingredients, cooking methods, and cost. Home cooking doesn't have to be plain. Look at creating healthy, tasty meals as a challenge, not as a chore.
- **Think positively.** Eating right has a lot to do with attitude. If you succumb to temptation once in a while, don't panic. Just get back on track at your next meal.
- **Involve others.** Invite family and friends to share your nutritious

meals. Any dining experience is more fun when it's enjoyed with good company.

## Cookin' Good, Lookin' Good

Sometimes all it takes is a quick switch to lower the calories and add a new twist to the flavor of an old favorite. Here are some ideas for savvy substituting:

- Broil, grill, roast, steam, stew, stir-fry rather than fry.
- Use two egg whites in place of one whole egg in most baked goods.
- Add spices (e.g., cinnamon) to sweet baked goods to enhance the flavor when you reduce sugar.
- Flavor cooked vegetables with lemon juice, flavored vinegars, and herbs instead of fat and salt.
- Substitute lowfat yogurt for mayonnaise or sour cream in dips and dressings.
- Serve fresh, baked, or broiled fruits for dessert in place of rich sweets.
- Drink sparkling water with a lemon slice or fruit juice mixed with sparkling water instead of soft drinks.

It just makes good sense to eat the best diet you can. The effort it takes to make wise food choices can bring big rewards in terms of general health and fitness, weight control, and an enhanced sense of well being.

## Choosing and Working with a Physician

Regular exercise and healthy eating are fundamental to good health — so is choosing the right physician. If you don't have a physician, don't wait until a serious health problem prompts you to select one.

## Finding a Doctor

The type of doctor you need to see generally depends on your current health and medical history. Doctor's services fall into two categories — primary care or specialty care.

**Primary Care.** Primary care physicians usually provide preventive care and care for many illnesses and conditions. A primary care doctor is trained to treat a wide variety of diseases and conditions. He or she will also know when to refer you to a specialist for more specific care. Generally, a primary care doctor is in one of the following categories: family practice, pediatrics, general practice, or general internal medicine (internist). Some primary care doctors also specialize in a particular area of medicine. For example, an internist may have a sub-specialty in cardiology.

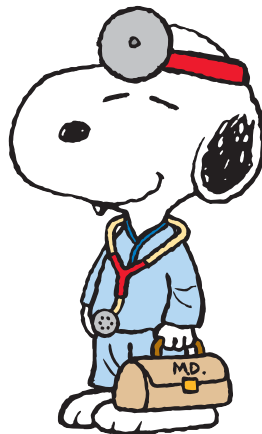
If you build and maintain a relationship with a primary care doctor, he or she can coordinate all aspects of your health care. When you have a health problem, your doctor can expedite your care, and help to keep expenses down by making an assessment of your condition, ruling out certain ailments, and determining if specialist care is needed. Your primary care physician can also help you choose a specialist, and coordinate treatment with the specialist you choose. Examples of services primary care physicians usually provide include:

- Routine checkups and physical examinations
- Well-baby care
- Inoculations and immunizations
- Periodic lab tests (e.g., cholesterol checks)
- Diagnosis and treatment of a range of illnesses and diseases

**Specialty Care.** Most often, a specialist is a physician who has completed four years of medical school, followed by additional training in a specialty field. After completing the required additional training, the doctor is eligible to take a specialty examination and become *board-certified* by the American Board of Medical Specialties. *Board eligible* doctors have successfully completed the required training and are eligible to take the exams, but have not done so.

The American Board of Medical Specialties defines the following areas as primary specialties:

- Allergy and Immunology
- Anesthesiology
- Otolaryngology
- Pathology
- Colon/Rectal Surgery
- Dermatology
- Physical Medicine and Rehabilitation
- Plastic Surgery
- Emergency Medicine
- Preventive Medicine
- Neurological Surgery
- Psychiatry and Neurology
- Nuclear Medicine
- Radiology
- Obstetrics/Gynecology
- Thoracic Surgery
- Ophthalmology
- Urology
- Orthopedic Surgery



## Narrowing Your Choices

Once you've determined the type of doctor that's right for you, check to see if your choice is restricted in any way by your health plan. Then ask friends, relatives, and coworkers for personal recommendations. Ask them about the doctors they see, and find out if they are satisfied with the quality of care they receive. Once you've narrowed your list to two or three physicians, check the background/credentials of these doctors. Following are some ways to obtain background/credential information:

- You can find out where a doctor has completed a residency in the Directory of Medical Specialists, available at most libraries.
- You can find out if a doctor has been disciplined by contacting your state medical board. For the number of your state medical board, call the Federation of State Medical Boards of the United States at 817-868-4000, or visit their Web site at [www.fsmb.org](http://www.fsmb.org), and select "Public Services."
- You can verify specialties for which a doctor has been board certified by contacting The American Board of Medical Specialties. Call 866-275-2267 or access the information on their website, [www.abms.org](http://www.abms.org).

If you're satisfied with the doctors' credentials, call their offices to ask some preliminary questions.

- Does the doctor have any practice limitations? For example, a pediatrician may accept only adolescents or infants.
- Is the doctor accepting new patients?
- Are the office hours convenient for your schedule?
- How far ahead does the doctor schedule appointments?
- Does the doctor accept payment from your insurance plan or Medicare?

## Personal Evaluation

To help you finalize your decision, call the office manager and set up a short, get-acquainted visit with the doctor(s), sometimes available at no charge. Your time with the doctor will most likely be limited, so have family medical information and questions prepared in advance. Following are some areas you may want to explore during the consultation.

- Ask what hospital(s) the doctor is affiliated with. Are they local hospitals, and do they have a good reputation? Remember, in choosing a doctor, you are also choosing a hospital for your treatment needs.
- If you have a chronic medical condition, or a family history of a particular illness, does the doctor have expertise in this area?



- Ask about the doctor's philosophy on referrals. A reluctance to refer may be undesirable. A well-trained primary care physician should know when to refer, and be willing to work closely with a specialist.
- How can you get in touch with the doctor in case of an emergency?
- During normal office hours, under what circumstances will your calls be put through to the doctor? And during what hours and under what circumstances can you speak directly with the doctor?
- When the doctor is out of town, who fills in, and where is that doctor's office located? While doctors generally have regular office hours, they usually arrange for coverage seven days a week, 24 hours a day.
- Ask the receptionist how office visits are booked. Are multiple people booked in the same time slot?
- What is the average time spent in the waiting room?
- How does the office handle requests for prescription refills? Will the doctor or nurse call the pharmacy?

While you're there, observe the office. Does the office seem clean, orderly and well managed? Is the staff friendly, knowledgeable, and professional in manner and dress? These issues may seem trivial, but they can be an indication of how the practice is run. Sometime during your visit, speak with the office manager to gather some additional information.

Once you've made your selection and scheduled your first visit, be sure to provide the appropriate office staff with your health insurance plan information and ID card.

## Benefits of Continuity

Many people, particularly the elderly and those with chronic medical conditions, find it advantageous and comforting to continue seeing the same doctor. By remaining a "loyal" patient, you help your doctor develop a comprehensive picture of your physical condition. Over time, you will most likely establish an amiable rapport that can make visits a more pleasant experience.

Although there is a lot to be said for continuity of care, at some point you may feel uncomfortable or dissatisfied with the quality of health care you are receiving. Or your health may change and warrant treatment from a different doctor. In either case, speak with your doctor about the situation and do not hesitate to seek the services of another doctor. If you've made a decision to change doctors, ask your previous doctor — in writing — to send a copy of your medical records to your new doctor. Find a new doctor as soon as you decide to make a change — don't wait for your next appointment or an emergency.

## Healthy Choices are Smart Choices

Taking care of yourself with good nutrition, regular exercise, and conscientious preventive health care can provide tremendous benefits. The most important step is the first one: committing to a healthy lifestyle. Incorporating physical fitness and sensible nutrition into your daily routine can yield a long lifetime of positive results. So, the next time you think about getting fit, don't ask, "Who has the time?" Instead, ask yourself, "Who doesn't want to feel better?"





## For More Information

### References

*The New American Heart Association Cookbook* (6th Edition)

Published by

Random House Publishing Group . . . . . \$7.95 (Paperback)

ISBN: 0-345-46181-9

*American Heart Association No-Fad Diet: A Personal Plan for Healthy Weight Loss*

Published by Crown Publishing Group . . . . . \$24.95

ISBN: 1-400-05159-2

*Getting in Shape: Workout Programs for Men and Women* (2nd Edition)

by Bob Anderson, Bill Pearl, Ed Burke, & Jean Anderson (Illustrator)

Published by Shelter Publications, Inc. . . . . \$16.95 (Paperback)

ISBN: 0-936-07030-7

*Merck Manual of Health and Aging: The Complete Home Guide to Healthcare and Healthy Aging For Older People and Those Who Care About Them*

Edited by Mark H. Beers & Thomas V. Jones

Published by Merck & Company, Inc. . . . . \$29.95

ISBN: 0-911-91036-0

*American Physical Therapy Association Book of Body Repair and Maintenance: Hundreds of Stretches and Exercises for Every Part of the Human Body*

by Marilyn Moffat

Published by Henry Holt & Company, Inc. . . \$22.50 (Paperback)

ISBN: 0-805-05571-1

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The Food and Drug Administration  
Office of Consumer Affairs  
5600 Fishers Lane, HFE-88  
Rockville, MD 20857

Free Publications from the President's Council on Physical Fitness and Sports can be obtained by calling 800-258-8146.

To receive a free copy of *Exercise: A Guide from the National Institute on Aging*, call 800-222-2225.

### Websites

#### [www.cancer.org](http://www.cancer.org)

The American Cancer Society is a national, community-based, voluntary health organization dedicated to eliminating cancer as a major health problem. The American Cancer Society's Great American Health Check<sup>SM</sup> is a quick and easy online health assessment that can provide you with a list of early detection tests you can discuss with your physician.

#### [www.americanheart.org](http://www.americanheart.org)

The American Heart Association is a national voluntary health agency dedicated to reducing disability and death from cardiovascular diseases and stroke. The website has up-to-date information on preventing and treating heart disease and stroke, as well as recipes and cooking tips.

#### [www.abms.org](http://www.abms.org)

The American Board of Medical Specialties website can help you verify the specialty in which a doctor has been certified.

#### [www.fsmb.org](http://www.fsmb.org)

The Federation of State Medical Board's website has contact information for your state's medical board.

#### [www.diabetes.org](http://www.diabetes.org)

The American Diabetes Association is an organization dedicated to preventing and curing diabetes and to improving the lives of all people affected by diabetes. You'll find information on diabetes research, news, and healthy eating for diabetics on the website.

#### <http://sln.fi.edu/biosci/healthy/diet.html>

Sponsored by the Franklin Institute of Science Museum, this site offers healthy eating tips, including eating tips for kids; cholesterol advice, and a nutrition quiz.

#### [www.fitness.gov](http://www.fitness.gov); [www.presidentschallenge.org](http://www.presidentschallenge.org)

Sponsored by the President's Council on Physical Fitness and Sports, these two sites offer health information and a free motivational physical activity/fitness program.



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