

BUPA Healthy Living

Sharing Experiences



December 15, 2006

I wanted to thank you all for the kindness and caring you have shown to me during this difficult time in my life. I was recently diagnosed with multiple myeloma and have required extensive treatment, including chemotherapy and stem cell transplantation. I am still in the Bone Marrow Unit at Jackson Memorial Hospital. The services provided to me by the BUPA International Care staff at Jackson have been incredible. They have been available day and night. I am most grateful for the service afforded to me and my family. Not having to worry about the medical costs and bills is a relief and allows me to focus on my recovery.

Sincerely,

Handwritten signature of Edward Lawson in black ink.

Edward Lawson

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Dear BUPA family members:

2006 was a year full of achievements for the BUPA Group. Much of our goals were exceeded during this time, and we are eagerly anticipating the challenges in 2007. We are happy to share with you a portion of these accomplishments from some of our businesses around the world.

Our membership grew a staggering 8%. In Asia, a representative office was opened in Beijing, and the insurance business in Hong Kong marked its 30th anniversary in October. BUPA Middle East attained in signing the company's 200,000th customer.

The BUPA Miami office celebrated the first year of the three companies working together as one. It also added the Albert Einstein Jewish Hospital in Sao Paolo, Brazil, to USA Medical Services' network of hospitals, which means that insureds now have another option when seeking medical attention. Albert Einstein is Latin America's most advanced private hospital, and it was the first outside the USA to be certified by Joint Commission International, the world's main health service certification entity.

The insurance industry also recognized our work during 2006. BUPA Brighton won the International Health Insurer award of the year. For the third year running, BUPA is voted one of the UK's Superbrands, and three of the top prizes at the Health Insurance Awards, the industry's 'Oscars', go to BUPA.

We look forward in providing the invariable personalized service that all our members deserve, and thank you for continuing to trust your health and that of your family in BUPA.

Have a great and happy New Year!

Live healthy,

Chief Editor

Health Tips

Coronary Bypass Surgery: Importance and significance of this procedure

Cardiovascular diseases continue to be the main cause of death and the third to receive urgent care services in the United States of America. Approximately one million North Americans die of a heart disease every year. These diseases strike both men and women, and people age 35 to 64 years old are the most susceptible.

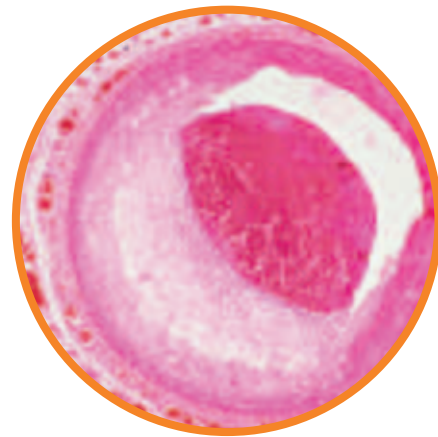
The total or partial coronary obstruction (acute myocardium attack or chest angina respectively) is at the head of the list. Thanks to advances in the bypass surgery procedure, many morbidity and mortality cases have been greatly reduced.

What happens to the heart arteries?

The arteries can get clogged due to the built-up of fat formations (cholesterol, lipids, etc.), thus reducing the blood flow to one or more of the coronary arteries that go to the heart. The normal cardiac function and of the organ as a system are totally affected due to the lack of oxygen and basic nutrients, giving way to a series of complications such as suffering a heart attack, having chest pains, or angina.

Why a bypass surgery?

A restoration of the heart's blood flow is necessary to correct this problem. A bypass creates a new route or origin around the clogged or damaged artery section that allows for a better heart blood flow.



Another alternative is angioplasty, a procedure thru which the plaque is pressed against the artery's interior wall, thus increasing its diameter and allowing a larger blood flow.

How is this surgery done?

The surgery consists of stitching up a section of a vein, either from the leg or a chest artery, or another part of the body, to get rid of the clogged or damaged coronary artery section. The procedure creates a new way for which blood can flow, and provides the essential oxygen-rich blood that the cardiac muscle needs to work properly.

What happens after a bypass surgery?

A normal hospital stay is approximately seven days, and the recovery varies with each patient. It is possible for the doctor to recommend a cardiac rehabilitation program to prevent any future coronary trouble. These programs can also assist in making lifestyle changes that will avoid heart deterioration, like adopting a new nutritional diet that limits cholesterol and fat intake, start a work-out program (such as walking or swimming), stop smoking, and learning how to better control stress.

Comments and Suggestions

We're very excited with the responses that our quarterly newsletter has received. This allows us to "be in touch with you" by keeping you informed about current medical issues, and our role as your health's primary caretaker. If you have any comments or suggestions, please send them to: BUPA Miami Marketing Department, 7001 S.W. 97th Avenue, Miami, Florida 33173; thru amedex@amedex.com, or by calling us at 1(305) 275-1400.

From the Doctor's Office

Respiratory Illnesses: Influenza

Influenza or "*the flu*" is a very contagious acute viral disease that affects the respiratory system, and could have its origin through infectious, mechanical-obtrusive or allergic causes. An acute respiratory viral infection is characterized by fever, chills, sore throat, headache, body aches and severe cough.

When we talk about "*the flu*," the term is usually applied incorrectly when it makes reference to several respiratory and even intestinal illnesses (like gastroenteritis), for which it should only refer to a disease with the classic signs mentioned above.

Influenza usually occurs in an epidemic form, and could cause many deaths worldwide. There is an average of 20,000 deaths yearly that are attributed to the flu and its complications in North America alone. In the United States of America, it's present at a higher intensity from the end of December to the early part of March.

The infectious causes are associated to microorganisms like viruses (A, B or C of influenza), bacteria and fungus. The C virus causes very minor sickness and does not cause outbreaks or epidemics. On the other hand, viruses A and B can cause such events. Virus A is responsible for the bigger outbreaks that become present annually, while the B one causes outbreaks at a lesser degree.

Those infections of mechanic-obtrusive origin are associated with exposure to atmospheric contaminants and tobacco use, among others. The allergic ones are

an immunological response to compounds such as pollen and dust.

Those who are at a higher risk of getting the flu are:

- Elderly of 65 years of age
- Children six to 23 months
- People six months and older, with chronic cardiac or pulmonary problems, such as asthma, diabetes and chronic kidney diseases
- People between six months and 18 years old who are under a long-term aspirin therapy
- Women who become pregnant during the flu season
- Doctors, nurses and other healthcare workers

If you have influenza or an acute respiratory illness, it is recommended to:

- Do not self-medicate. Avoid taking aspirin or similar medications that contain salicylic acetic acid; in some cases it can cause hemorrhage or Reye's syndrome (hepatocerebral changes that could lethally affect the liver and brain in children).
- Control fever with physical remedies (apply, and change actively, damp cold cloths to the head and armpits; bathe at room temperature for approximately 20 minutes).
- Remain totally at rest in your home. Drink lots of liquid and continue with your usual food diet.
- In case of small children, continue with breast feeding. Sick children should avoid contact with people or the elderly who suffer chronic diseases.



- Wash utensils that are used by sick people with soap and hot water after a meal to kill the germs.
- Stay away or avoid public places with a high concentration of people such as theaters, bars, buses, metro, etc.
- Cover your nose and mouth with a disposable wipe after coughing or sneezing, and wash your hands to protect other people. Do not greet others directly (with the hand or a kiss) so they don't get infected.

Talk to your doctor or visit your nearest healthcare center if symptoms persist, especially in children or elderly with a high fever, general weakness, difficulty in breathing, persistent dry cough, and muscle pain.

Treatable Conditions: *Prostate Cancer*

Prostate cancer is a disease in which cells in the prostate gland become abnormal and start to grow uncontrollably, forming tumors. Except for skin cancer, cancer of the prostate is the most common malignancy in North American men.

All men are at risk of prostate cancer. It is estimated that nearly 235,000 men in the United States of America were diagnosed in 2006, and nearly 27,000 of them have died of it in this same year. The most common risk factor is age. More than 70 percent of men diagnosed each year are over the age of 65.

Although prostate cancer is often very slow growing, it can be aggressive, especially in younger men. Given its slow growing nature, the majority of men with a low-grade, early cancer

(confined to the gland) live a long time after their diagnosis. Even without treatment, many of these men will not die of this disease, but rather will live with it until they eventually die of some other, unrelated cause.

Because the cause of prostate cancer is not known, there is no definite way to prevent it. This cancer is curable when detected early, yet the early stages are often asymptomatic, so the disease frequently goes undetected until the patient has a routine physical examination. The American Cancer Society (ACS) recommends that all men over age 40 have an annual rectal exam, and a diagnostic can be made using some or all of the following tests: blood tests, ultrasounds, biopsies and/or X-Rays.

Some treatment options may include surgery and hormone therapy. For men with localized prostate cancer, three treatment options are generally accepted: radical prostatectomy, radiation therapy, and surveillance (also called watchful waiting).

Choosing a treatment option involves the patient, his family, and one or more doctors. They will need to consider the grade and stage of the cancer, the man's age and health, his values and feelings about the potential benefits, and harm of each treatment option. Seeking a second opinion is also useful; patients should try to get as much information as possible and allow themselves enough time to make a decision.