

# Healthcare News

June 2019

**BrightStar**  
INSURANCE SERVICES

## Health Topic of the Month: Cataracts

### What are cataracts?

A cataract is a clouding of the natural lens inside of your eye. As you age, the lens will become cloudy making it difficult to see. Symptoms of cataracts include blurred vision, difficulty seeing at night, seeing halos around lights, seeing faded colors, and a sensitivity to glare. At first, cataracts may only affect a small portion of your vision. However, as the cataract grows larger, the clouded lens will distort light making it more difficult to see.

### Who gets cataracts?

Cataracts are very common in adults over 65 years old. Additional factors such as diabetes, excessive exposure to light, smoking, obesity, and excessive alcohol will cause cataracts to form more quickly. Cataracts are different from other vision problems you may have experienced earlier in life. You can't correct cataracts in the same way you can correct other vision problems with glasses, contacts, or LASIK surgery.

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## Heart Rate and Fitness

### What is the target heart rate for you to stay fit?

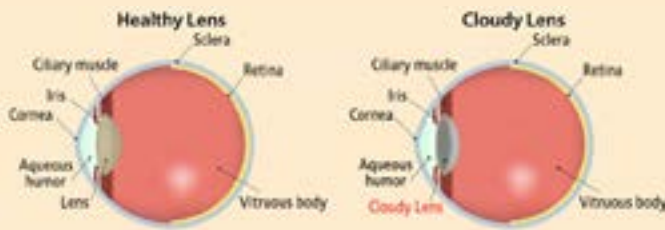
When you are exercising, it's important to know your target heart rate. Staying close to your target heart rate during exercise will help you stay fit without straining your body. If you are concerned about your health, consult with a doctor before starting a fitness regime.

The chart on page 2 will help you find the right target heart rate for your age while exercising. Most gym equipment (stationary bike, treadmill, elliptical) will have a built-in heart rate monitor. If you are exercising at home or outdoors, you can buy a heart rate monitor that will connect to a watch or your phone. These heart rate monitors will also connect to an app on your phone to track your fitness over time.

The longer you keep your heart rate at the target level, the more weight you will lose. Typically, you should try to exercise three to four times per week for at least 30 minutes per workout. Exercise will help increase muscle strength and improve mental health.

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## Cataracts (cont.)



### How do you fix the problem?

While you may be able to account for minor cataract problems with non-surgical methods, your cataracts will have to be removed by surgery. More than three million cataract surgeries are performed in the US annually. In about 15 minutes, the doctor will remove your eye's natural (clouded) lens and replace it with a clear, artificial lens. The plastic, artificial lens is known as an intra-ocular lens (IOL).

You can opt to pay more for a premium IOL to correct your vision problems. Medical insurance will generally cover the cost of the plain IOL. The cost of these premium lenses can range from \$4,000 to \$6,000 each.

## Heart Rate and Fitness (cont.)

Age	Target Heart Rate	Max Heart Rate (beats per minute = bpm)
20	150 bpm	200 bpm
30	140 bpm	190 bpm
40	130 bpm	180 bpm
50	120 bpm	170 bpm
60	110 bpm	160 bpm
70	100 bpm	150 bpm

Keep in mind, the more you exercise the more you will notice changes in your mind and body. For example, exercise will also make you sleepy. If you are working out four or five times per week, you will have longer, sounder sleep. You will also need to watch your food and water intake. You may feel hungry and thirsty more frequently, so you will need to avoid soda and chips and opt for water and fruit.

Once you've been exercising for several weeks, you may also notice a lower at-rest heart rate. That's a good thing. Most people have a resting pulse of 60 bpm to 100 bpm, with professional athletes going as low as 40 bpm for a resting heart rate.

## Health Topic BONUS

### Buying Eyeglasses

Medical insurance generally will not cover the cost of a vision exam that checks for typical problems like difficulty seeing distances or difficulty reading. (Only if you have a medical disease or disorder will your health insurance kick in.) You will have to pay \$50–\$200 to have an optometrist check your vision and write a prescription for new glasses or contacts. Some vision plans will include a free annual visit to an optometrist.

Once you have your new vision prescription, you will have to purchase new eyeglasses. Most vision centers will not allow you to use an existing pair of glasses for new lenses. The cost of the pair of glasses can be hundreds of dollars, some of which may be covered by a vision plan. However, there is a cheaper alternative.



Online eyeglass stores such as ZenniOptical.com and EyeBuyDirect.com can help you get your glasses at a significantly lower price. The best way to select your online purchase is to understand the exact size of the glasses that you currently have (and like). Once you know the size of frames that look good on you, selecting eyeglasses online becomes easy.

You will need to request your Pupillary Distance (PD) from the optometrist. Because optometrists have typically made a lot of money selling eyeglasses, they may charge you a fee to get that number. You can avoid the cost by going to an optometrist that will give you the PD for free.

Once you have your new prescription, your PD, and the ideal size of your glasses, you will find buying glasses online to be easy.



# Vacation Recommendation: The Great American Road Trip

## South Dakota to California

- 1 1880 Town:** More than 30 original buildings give you a sneak peek into life in America's Wild West. This gem in the middle of South Dakota is worth the effort to visit.
- 2 The Badlands:** Just one look and you'll know why this is called The Badlands. Spend an afternoon driving through the remarkable landscape and walking the boardwalks to experience the unusual landscape up close.
- 3 Wall Drug:** Once just a diner, Wall Drug has become an American classic—the original road-trip pit stop for pie, coffee, and souvenirs. Be sure to get your Wall Drug sign.
- 4 Mount Rushmore:** Pictures don't do this American landmark justice. Take the time to explore the artist's workshop. Little known fact: Laura Ingalls watched as this American landmark was built.

- 5 Devil's Tower:** Movie buffs will feel the draw to see this natural landmark!
- 6 Yellowstone National Park:** Visiting Yellowstone is like visiting another planet. From the Fountain Paint Pot Trail to Old Faithful, you'll have an endless stream of natural wonders to explore. Plus bears, moose, elk, and buffalo to view (from a distance, please).
- 7 Salt Lake City:** Home to the Great Salt Lake, take some time to explore Antelope Island (perfect for camping). Also home to the 2002 Olympic Winter Games, the city has turned the sports venues into a year-round attraction with zip line tours, an alpine slide, a drop tower, and scenic chairlifts.
- 8 Tuacahn Center for the Arts:** Located outside of St. George, Utah, in Ivins, the Tuacahn Center for the Arts is home to an outdoor amphitheater with musicals running from May through October.



- 9 Las Vegas:** Of course you can enjoy 24-hour gaming, but Las Vegas is home to family-friendly shows and attractions. Plus, you are just a short ride away from the engineering marvel of The Hoover Dam.
- 10 Santa Monica Pier:** Finish your road trip on the Los Angeles end of Route 66. The Santa Monica Pier is another American classic, with rides and food for everyone. Enjoy a lunch along Ocean Avenue and you might just see a Hollywood star.



## The Perfect Picnic

As the weather warms in June, pack a lunch to enjoy in the park or on the beach. Here are a few suggestions to make a picnic lunch easy.

**Bring a folding table and chairs:** Not everyone likes to sit on the ground. Use a small folding table and a few camping chairs to make the picnic food easier to enjoy.

**Use a cooler:** A cooler will help the food stay fresh and taste better. Put your ice in a plastic bag to avoid making the food wet. Plus, once you reach your picnic destination, you can use the ice in your drinks.

**Make Sandwiches:** Cold sandwiches are easy to prepare—like cheese and mustard, ham and cheese, and egg salad.

**Buy Potato Chips:** Nothing is quite as good as the traditional potato chip.

**Bring Apples:** A whole apple is the perfect picnic fruit. If you have extra prep time, cut the apples into slices and store in a plastic bag. Add a bit of lemon juice to keep them fresh.



**Skip the Bottled Water:** There's no need to have an individual bottle for everyone at the picnic. Bring a large jug of water, juice, or lemonade with reusable cups from home.

**Eat Cookies:** Perfectly sweet, a peanut butter cookie or chocolate chip cookie will help round out your perfect picnic lunch.

