



# The Idea Exchange

## EBX Newsletter

February 2010

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## The President's Corner

Thank you for reading our newsletter! This month's issue features new and exciting articles that could help improve your business and give you more insight into your insurance needs.

**Regards,**

**Phil Bobadilla, President**  
***We go beyond your expectations!***

### Some Thoughts for the New Year

The paradox of our time in history is that we have taller buildings but shorter tempers, wider freeways, but narrower viewpoints. We spend more, but have less, we buy more, but enjoy less. We have bigger houses and smaller families, more conveniences, but less time. We have more degrees but less sense, more knowledge, but less judgment, more experts, yet more problems, more medicine, but less wellness.

We drink too much, smoke too much, spend too recklessly, laugh too little, drive too fast, get too angry, stay up too late, get up too tired, read too little, watch TV too much, and pray too seldom. We have multiplied our possessions, but reduced our values.

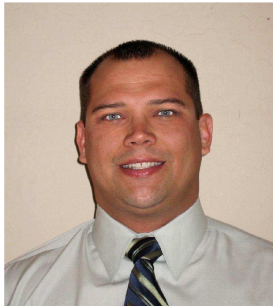
We've learned how to make a living, but not a life. We've added years to life not life to years. We've been all the way to the moon and back, but have trouble crossing the street to meet a new neighbor. We conquered outer space but not inner space. We've done larger things, but not better things.

We write more, but learn less. We plan more, but accomplish less. We've learned to rush, but not to wait. We build more computers to hold more information, to

**Katelyn Sandoval,  
Admin Assistant**



**Jason Holmes,  
Group Broker**



**Marisa Bobadilla,  
Customer Service Rep**



**Allen Crowder,  
Sales**



produce more copies than ever, but we communicate less and less.

If we can start this year remembering to, spend some time with your loved ones, because they are not going to be around forever. Remembering to say a kind word to someone who looks up to you in awe, because that little person soon will grow up and leave your side. And remember, to give a warm hug to the one next to you, because that is the only treasure you can give with your heart and it doesn't cost a cent.

Remember, to say, "I love you" to your partner and your loved ones, but most of all mean it. A kiss and an embrace will mend hurt when it comes from deep inside of you. Remember to hold hands and cherish the moment for someday that person will not be there again. Give time to love, give time to speak, and give time to share the precious thoughts in your mind. This was written by George Carlin. Some of you have read it before, but it is timely and worth remembering especially at this time.

I wanted to say thank you to all of you, clients, our office staff, carrier representatives, networking partners, and all of you who make it possible for Employee Benefit Exchange to exist. It has been, and will, at least for the short run, be a challenge for all of us to continue our business "as usual" It is our belief that we can continue to help our clients to make available to their employees and families, the best possible protection for unforeseen circumstances such as accidents, physical health problems, and helping them to navigate the sometimes very confusing claims processes of insurance carriers. We believe that we are one of the best sources of service and information to small and mid-sized companies and make it our motto to "Go Beyond Your Expectations".

Most of all, we believe that we would not have been in business for 20 + years in Arizona, 37 years in total if it were not for the Capitalistic Drive, Loyalty, Love for their Employee's and the Friendships of our clients. Thank you for allowing EBX to continue to serve your needs.

**Phil Bobadilla, President**

**What is Supplemental Insurance?**

Supplemental health insurance is a type of insurance policy designed to cover the gaps that your regular health insurance may have due to deductibles and co-payments.

Supplemental health insurance covers additional expenses that your primary insurance doesn't cover, such as lost income and living expenses. Those who should consider supplemental health insurance are the self employed, families with children, those financially unprepared to handle large medical bills or time off from work due to illness or injury, and those on Medicare.

Some of the benefits of a supplemental health insurance policy include cash benefits, lower cost due to lower benefit amounts, the ability to offset lost income unlike a traditional health insurance policy, and often payment for pre-existing conditions.

In addition to hospital indemnity plans which provide fixed cash benefits for covered services, including hospital stays for emergencies and outpatient services, there are basic supplemental medical plans that provide fixed benefits for covered preventative medical care. For those worried about cancer, there are supplemental cancer insurance plans which give direct cash to policy holders for cancer treatments and related expenses. For situations involving a critical condition or illness, there are policies which give lump sum benefits to help pay out of pocket expenses for heart attacks, strokes, heart surgeries, cancer, and other illnesses.

To learn more about various supplemental plans and which carriers offer such benefits please give your agent at EBX a call for a complete overview of plans that are available.

### **Constance Lemere, Vice President**

### **NB | AZ Lending in Arizona**

National Bank of Arizona is proud to have committed more than \$182 million in new loans and lines of credit during the fourth quarter of 2009. Why do so many customers choose NB | AZ for their financing needs? Let's consider one area of NB | AZ's expertise, residential real estate. Working with a local bank for real estate financing offers home buyers and owners an accessible financial partner who understands the Arizona real estate market and available programs. With more than 25 years of lending experience behind NB | AZ, knowledgeable real estate officers guide clients to the best product that fits their mortgage needs. Personal attention, local decision making and on-time closings make NB | AZ a premier lender in Arizona. Contact one of National Bank of Arizona's experienced loan officers to answer your questions and assist with pre-qualification.



### **Natalie Fantus, Consumer Sales**

### **7 Steps to a Healthier Heart**

## **1. Get Active**

Finding time in our overscheduled lives for exercise is a challenge for all busy Americans. Especially for those who are parents or are working full-time or both. But the benefits far outweigh the sacrifices it takes to carve out that time. And anyone who has successfully managed to do so will tell you how happy they are to have found the time. They'll tell you how much more energy they have, and how they are actually able to do more than before they started getting regular exercise. So no more excuses! Take an active role in determining your future. You deserve to give yourself the gift of living well with good health.

## **2. Control Cholesterol**

Cholesterol is a soft, fat-like, waxy substance found in the bloodstream and in all your body's cells. It's normal to have cholesterol. Cholesterol is an important part of a healthy body because it's used for producing cell membranes and some hormones, and serves other needed bodily functions. But too much cholesterol in the blood is a major risk for coronary heart disease (which leads to heart attack) and for stroke.

The good news is, you can lower your cholesterol and reduce your risk of heart disease and stroke. Whether you've been prescribed medication or advised to make diet and lifestyle changes to help manage your cholesterol, carefully follow your doctor's recommendations. To keep your cholesterol under control The American Heart Association recommends that you: schedule a screening, eat foods low in cholesterol and saturated fat and free of trans fat, maintain a healthy weight, and stay physically active.

## **3. Eat Better**

A healthy diet and lifestyle are your best weapons to fight cardiovascular disease. However, there are a lot of mixed messages and myths out there regarding healthy eating. It's not surprising that a lot of us are confused about the different types of fats. We have lots of questions regarding sodium and meat and dairy. With all the differing opinions, it's best to get informed from credible sources, so you can make smart choices in your diet for long-term benefits to your heart and health. It's the overall pattern of your choices that counts most.

## **4. Manage Blood Pressure**

Hypertension is the single most significant risk factor for heart disease. Uncontrolled high blood pressure can injure or kill you. It's sometimes called "the silent killer" because it has no symptoms. One in three adults has high blood pressure, yet, about 21% don't even know they have it. Of those with high blood pressure, 69% are receiving treatment, yet, only 45% have their blood pressure controlled.

While there is no cure, high blood pressure is manageable. Even if your blood pressure is normal (less than 120 mm Hg systolic AND less than 80 mm Hg diastolic) and your goal is prevention only, the lifestyle modifications provide a prescription for healthy living. These changes may reduce your blood pressure without the use of prescription medications: eating a heart-healthy diet, which may include reducing salt; enjoying regular physical activity; maintaining a healthy weight; managing stress; limiting alcohol; avoiding tobacco smoke.

## **5. Lose Weight**

Among Americans age 20 and older, 145 million are overweight or obese (BMI of 25.0 kg/m<sup>2</sup> and higher). That's 76.9 million men and 68.1 million women. This is of great concern especially since obesity is now recognized as a major, independent risk factor for heart disease. If you have too much fat - especially if a lot of it is at your waist - you're at

higher risk for such health problems as high blood pressure, high blood cholesterol and diabetes.

If you're overweight or obese, you can reduce your risk for heart disease by successfully losing weight and keeping it off. When coming up with a fitness and nutrition plan to lose weight, it's crucial to understand your recommended calorie intake. And then the amount of food calories you're consuming verses the energy calories you're burning off with different levels of physical activity. It's a matter of balancing healthy eating (caloric energy) with the (molecular) energy that leaves your body through a healthy level of exercise.

## **6. Reduce Blood Sugar**

The American Heart Association considers diabetes one of the six major controllable risk factors for cardiovascular disease. In fact, adults with diabetes are two to four times more likely to have heart disease or a stroke than adults without diabetes. Diabetes is treatable, but even when glucose levels are under control it greatly increases the risk of heart disease and stroke. In fact, most people with diabetes die of some form of heart or blood vessel disease.

When diabetes is detected, a doctor may prescribe changes in eating habits, weight control, exercise programs and medication to keep it in check. It's critical for people with diabetes to have regular check-ups. Work closely with your healthcare provider to manage your diabetes and control any other risk factors. For example, blood pressure for people with diabetes should be lower than 130/80 mm Hg.

## **7. Stop Smoking**

Smoking is the most important preventable cause of premature death in the United States. Smokers have a higher risk of developing many chronic disorders, including atherosclerosis - the buildup of fatty substances in the arteries - which can lead to coronary heart disease, heart attack (myocardial infarction) and stroke. Controlling or reversing atherosclerosis is an important part of preventing future heart attack or stroke.

Smoking by itself increases the risk of coronary heart disease. When it acts with the other factors, it greatly increases your risk from those factors, too. Smoking decreases your tolerance for physical activity and increases the tendency for blood to clot. It decreases HDL (good) cholesterol. Your risks increase greatly if you smoke and have a family history of heart disease. Smoking also creates a higher risk for peripheral artery disease and aortic aneurysm. It increases the risk of recurrent coronary heart disease after bypass surgery, too.

Provided by the American Heart Association. Visit [www.mylifecheck.heart.org](http://www.mylifecheck.heart.org) or more information!

**Katelyn Sandoval, Admin Asisstant**

**Don't forget to check out our facebook and twitter pages!**

twitter: <https://twitter.com/EBXAZ>  
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**Want to be "in the know" every month?**



**Sincerely,**

Employee Benefit Exchange  
***We go beyond your expectations!***

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