

Silicon Benefits Insider

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Higher Rates & Higher Deductibles

What Can you do to lower your Health Insurance Rates?

Simple choices to help you stay healthy and help keep health care affordable:

- Eat Responsibly
- Step Up Physical Activity
- Save the ER for Emergencies
- Request Generic Drugs
- Smoking Cessation



Did you know that 25% of the 5.5 million Lone Star State residents are uninsured? This is the highest in the country, and well above the national average of 16%. Health insurance isn't a luxury, it's very necessary to keep yourself and your family in good shape - both medically and financially.

What increases can you expect from you carrier?

Health insurance company's use historical data and analysis to help predict the medical expenses for any given group of individuals (usually a company's employees). One rate component is the premium the insurance carriers charges vs. the amount of claims they've paid in the past and what they expect future claims to cost.

Why won't it stop?

As consumers, we are demanding more medical services than ever before, and the cost of these service is rising. These increased costs are passed on to employers & employees in the form of increased premiums. Silicon Benefits helps employers control cost with comprehensive research . Strategic planning thus creating employee satisfaction.

What does Silicon Benefits do to lower you rates?

- We give you truthful fast reliable service
- We work for YOU! If you have any problems don't waist your time in doing it, so we will do it.
- We will be there for you every step of the way, through a claim or getting an exception. Whatever the case might be, we will be here!
- We like to HELP!

Food FAQ

Bakery

Hall of Shame: Croissant - Most people often agree that croissants just taste good. It's only a mixture of flour, butter, eggs and milk but once baked, who can resist a fluffy pastry made with eggs and butter?! A croissant bought from the local coffee chain can often contain up to 350 kcal with 19 g of fat! It is definitely not a healthy breakfast item to start off any day.

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Hall of Fame: 100% Whole Grain Bread - Not only is whole grain bread low in fat and calories (only 69 kcal/slice), it is also a good source of B vitamins, vitamin E, magnesium, iron and fiber as well as other valuable antioxidants. Adding some peanut butter and fresh fruit to your breakfast will make it more healthy and balanced.

Potato

Hall of Shame: French Fries - A large order of fries from a fast food chain can contain up to 570 kcal with a whopping 30 g of total fat and 8 g of trans fat! In other words, 47% of the calories are from fat alone! This one is a no-brainer why you stay away.

Hall of Fame: Baked Potato with Skin - Fresh potato with skin is a good source of vitamin C, vitamin B6, copper, manganese, and dietary fiber. In addition, potato is high in potassium, an important mineral essential in regulating blood pressure. Go easy on the toppings too - if possible, choose low-fat sour cream.

Fish

Hall of Shame: Deep fried breaded fish -

Not only is fish an excellent protein choice, it is high in polyunsaturated fat (the good fat) which is heart-health friendly. Therefore, it makes no sense to ruin such healthy food by deep-frying it. Such process can add an extra 100 kcal and it is mostly fat! If you dip your fish sticks in tartar sauce, you'll easily load your fish with an additional 130 kcal.

Hall of Fame: Baked Salmon - It doesn't have to be salmon. Any fatty fish such as mackerel, sardines, salmon and herring are rich in omega 3 fatty acids. The American Heart Association recommends eating fish at least 2 times a week. Baking is an ideal way of cooking fish as it does not require the use of extra oil and it can help the fish retain its good fats (as opposed to good fats draining out from the fish with other cooking methods).

Fruit

Hall of Shame: Fruit Roll-ups - A strawberry-flavored Fruit Roll-Ups made by General Mills! Upon checking the ingredient list, I found 3 different kinds of sugar, hydrogenated vegetable oil (trans fat), and pear concentrate. It was outrageous not being able to find any ingredients remotely related to strawberries!

Hall of Fame: Fresh Berries - Fresh berries are loaded with Vitamin C, folate, fiber and phytonutrients. Indeed, they are some of the most powerful disease-fighting foods available as they top the ORAC score chart (a method of measuring antioxidant activity). Berries are easy to prepare - just wash and rinse - no need to peel at all!

We hope that you find this information valuable and we welcome any questions that you may have.



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