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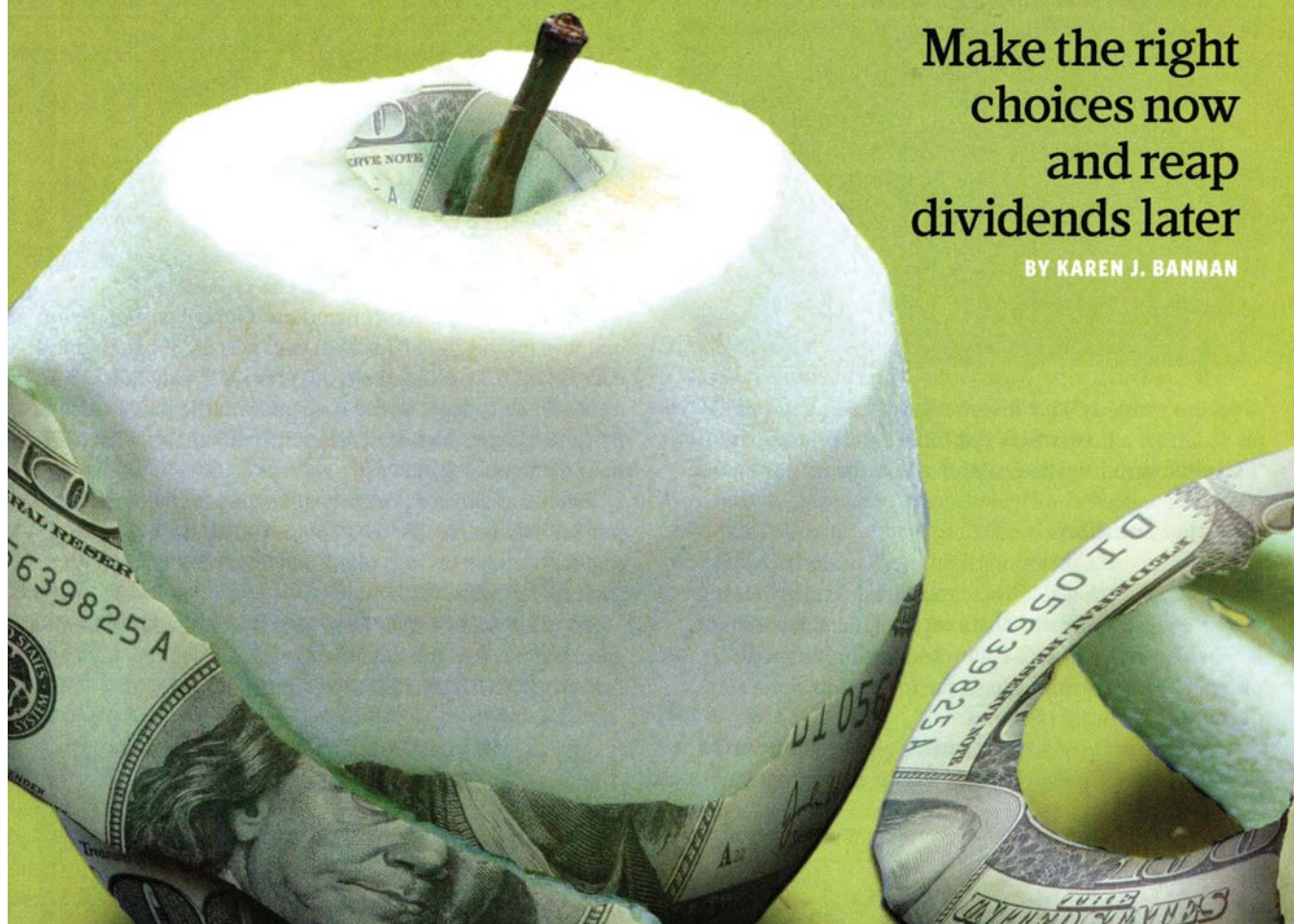
A MEMBER'S GUIDE TO FINANCIAL SECURITY

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Invest in your Health

Make the right
choices now
and reap
dividends later

BY KAREN J. BANNAN





There's no doubt that physical and fiscal health have strong ties. Fast-forward to retirement and they can become an inextricable knot. Why? Limited income smacks up against ever-spiraling health-care costs.

Factor in the longer life expectancies that better technology and health care have brought, and you could find yourself in a financial fix later in life. "People can't assume that when they reach 65 they only have 15 more years," says Don Atherton, president of a Houston-based financial planning firm. "They have to assume they may live into their 80s and 90s and will need resources to afford their lives."

As you make healthy lifestyle choices now, you can plan for the financial realities of living longer and enjoy better quality of life as you age.

The average first-year cost of a heart attack per patient is \$50,214, says Judith O'Brien, director of cost research at Caro Research Institute. Extra weight strains joints in knees and hips, and the cost of a hip replacement averages \$32,450 per patient for the surgery and follow-up care, Ms. O'Brien says. America's growing obesity problem causes many to suffer from hypertension, bad cholesterol, and ultimately strokes and heart attacks. Sure, health plans or Medicare may help cover costs, but you can stretch your health-care dollars by taking care of yourself now rather than face an unknown cost in the future.

WHAT YOU CAN DO NOW

There's still time for people in their 30s, 40s, 50s, and 60s to make changes before their anticipated golden years. But baby boomers may face more health challenges than younger generations, who have more time to correct bad habits. "This retiring generation of boomers will be the unhealthiest generation we have ever anticipated," warns Larry Luter, M.D., of health-care provider Meritain Health. "It's going to affect them financially and physically in terms of quality of life. But they can make changes now so they don't become the future sick."

We all know to do the basics — eat right and exercise. And, if you smoke, stop; smokers lessen their normal life expectancy by 13 to 15 years, according to the American Lung Association. Here's a list of other steps you can take to improve your health.

"Take advantage of as many preventive measures as you can, and enjoy life, too."

— Larry Luter, M.D., of health-care provider Meritain Health

Make some reductions. An average reduction of 12 to 13 points in systolic blood pressure over four years of follow-up can reduce your chances of getting coronary heart disease by 21 percent and reduce your risk of a stroke by 37 percent, reports the Centers for Disease Control and Prevention. Reduce your cholesterol by 10 percent and you'll reduce your incidence of stroke or heart attack by 30 percent.

You'll save money making both reductions — avoiding that average price tag of \$50,214 per heart attack and warding off a stroke, which Ms. O'Brien says costs an average of \$31,045 in the first year.

If you're overweight, shed some pounds. You'll feel better, but you'll also save thousands. To determine if you qualify as overweight or obese, visit the CDC Web site, cdc.gov, for a look at the body mass index tables.

Annual medical costs for an obese person are almost 38 percent higher — or \$732 more — than for a person of healthy weight, according to a study by the CDC and Research Triangle Institute International. Those in the obese range also pay more for life insurance — two to four times as much, according to *The New York Times*.

Sleep more. A good night's sleep is crucial to overall health and well-being. And people who sleep four hours or less each night are 73 percent more likely to be obese than those who sleep seven to nine hours per night, according to a study by researchers at Columbia University and the Obesity Research Center. Those who sleep six hours are only 23 percent more at risk.

Stave off type 2 diabetes. Many get diagnosed with this disease each year, and with obesity on the rise, Americans are more at risk.

Eat right and stay fit, and you could reduce your chances of getting this disease. You'll save \$10,683 each year — the difference between the cost of care for a healthy person versus for someone with diabetes, according to the U.S. Department of Health and Human Services.

Go to the doctor. Sounds simple, but many fail to go for those regular checkups. Dr. Luter says monitoring blood chemistries and taking preventive tests are two often-overlooked habits. "Know the critical numbers: your cholesterol, your blood pressure, your blood sugar," the doctor explains.

Men need prostate-specific antigen tests, known as PSA tests, that show the first clues for prostate cancer, and women need mammograms. "People say they are too busy to go to the doctor," Dr. Luter says, "but I always

Only 3 percent of American adults follow all four of these healthy lifestyle choices:

- Maintain a healthy weight.
 - Don't smoke.
- Eat five fruits and vegetables a day.
 - Exercise regularly.

— American Heart Association

remind them: Will you be too busy to go to the hospital if you have a heart attack?"

Study family history. If you know, for example, that your mother has diabetes and your grandfather died of a stroke, you can make preventive changes now that could ward off the same fate. "Just because your parents have a disease doesn't mean you have to, too," Dr. Luter says. "The only risk factor we can't control is fam-

ily history, but when we pay attention, most prevention is in our control."

THROUGH THE YEARS

So stop fretting about the future and take charge of it. After all, experts say, worrying too much about anything can contribute to health problems. "Retirement isn't about money," Mr. Atherton says, "it's about living." <<

