

FEATURED REWARDS PARTNERS



Stop by Nit's Thai Cuisine at DHSP Plaza, Purple Heart Ave. Barrigada, Guam 96913 and spend \$30 worth of food or more & you can receive a free small papaya salad or two pieces of fresh lumpia! Call them at 734-1147 for more information.



Drop by The Mermaid's Tavern & Grill at 140 Aspinall Ave. Ste. 101 Hagatna, Guam 96910 to receive 10% discount on the purchase of an entrée salad! Call them at 472-2337 for more information.



GUAM REGIONAL MEDICAL CITY
Where Patients are Partners

NetCare Welcomes Guam Regional Medical City – Where Patients Are Partners!

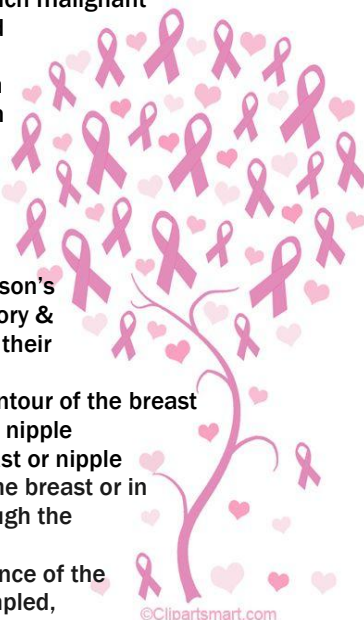
October is Breast Cancer Awareness Month

Breast cancer is a disease in which malignant cells form in the tissues of the breast and surrounding areas. Cancer cells can also travel to other parts of the body and form tumors. It is the leading cause of death in women between the ages of 40 & 55. One in eight women will be diagnosed with breast cancer in their lifetime.

There are no known causes of breast cancer, but here are some risk factors that may increase your risk: a person's age, genetic factors, personal health history & diet. Women should monitor and consult their physician if they notice:

- Any change in size, shape or contour of the breast
- Blood stains or discharge of the nipple
- Redness on the skin of the breast or nipple
- Lump or thickening in or near the breast or in the underarm that persists through the menstrual cycle
- A change in the feel or appearance of the skin on the breast or nipple (dimpled, puckered, scaly, or inflamed)

Are you 40 years of age older? Get your annual mammogram done...it is a covered benefit under the Well Woman Care at no charge to you.



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NetCare is pleased to announce that it has added Guam Regional Medical City (GRMC) as a new Participating Provider effective June 1, 2015. GRMC is a 130 bed acute care hospital located in Dededo. This new private hospital offers world class medical care and is committed to improving the well-being of the people of Guam and Micronesia. GRMC aims to be a Center of Excellence for cardiology services, comprehensive cancer care, and by providing a full range of treatments for diabetes and other diseases.

GRMC's medical departments include Emergency Room Services, Obstetrics and Gynecology, Orthopedics, Urology, Neurology and Radiology, Ophthalmology, ENT along with comprehensive diagnostic services using some of the latest and most advanced technology available.

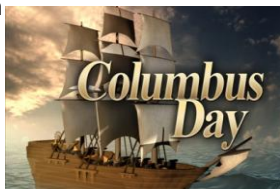
GRMC is located in the village of Dededo along Route 3 and Marine Corps Drive.



to all our members born in the month of October!

From:
Your Netcare Family

In Observance of Columbus day, NetCare's office will be closed on Monday, October 12, 2015. Normal office hours will resume on Tuesday, October 13, 2015 from 8 a.m. to 5 p.m.



Welcome GovGuam and Judiciary Members!

NetCare is pleased to welcome GovGuam and Judiciary of Guam renewing members and new members! We are excited about the new benefits and value added extras offered to our GovGuam and Judiciary members for FY 2016. Please call our Customer Service Center at 475-7337 for information on your benefits and how to take advantage of the new value added features.

We also encourage you to visit our website at www.netcarelifeandhealth.com for more information.

Toasted Coconut Chocolate Chunk Cookies



Ingredients

1 cup flaked sweetened coconut
4.5 ounces all-purpose flour (about 1 cup)
1/2 teaspoon baking powder
1/4 teaspoon baking soda
1/8 teaspoon salt
3/4 cup packed brown sugar
1/4 cup unsalted butter, softened
1 teaspoon vanilla extract
1 large egg
2 ounces dark chocolate (70% cacao),
chopped
Cooking spray

Preparation

1. Preheat oven to 350°.
2. Arrange coconut in a single layer in a small baking pan. Bake at 350° for 7 minutes or until lightly toasted, stirring once. Set aside to cool.
3. Weigh or lightly spoon flour into a dry measuring cup; level with a knife. Combine flour, baking powder, baking soda, and salt in a medium bowl; stir with a whisk until blended. Place sugar and butter in a large bowl; beat with a mixer at medium speed until well blended. Beat in vanilla and egg. Add flour mixture, beating at low speed just until combined. Stir in toasted coconut and chocolate.
4. Drop by level tablespoons 2 inches apart onto baking sheets coated with cooking spray. Bake at 350° for 10 minutes or until bottoms of cookies just begin to brown. Remove from pan, and cool completely on wire racks.

Nutritional Information

Calories 88 Fat 3.8 g Saturated Fat 2.5 g Monounsaturated Fat 0.6 g Polyunsaturated Fat 0.1 g Protein 1 g
Carbohydrate 13 g Fiber 0.4 g Cholesterol 12 mg Iron 0.6 mg Sodium 38 mg Calcium 15 mg

<http://www.myrecipes.com>

Let This Fiscal Year Be a Physical Year!

Being active can be as easy as:

- Walking your dog
- Using the stairs instead of an elevator
- Parking at the far end of the parking lot and walking to the entrance of the building
- Putting some music on and dancing around
- Pairing up with an exercise partner and encouraging each other as you workout
- Taking your children to the park and walking around.

Exercising as little as 30 minutes a day is a start.

Start off easy and work your way each day to increase your workout time or even your choice of exercise. Set Goals and work towards them for a better and healthier you!

Did You Know?

- Every Cigarette you smoke reduces your expected life span by 11 minutes
- A single cigarette contains over 4,800 chemicals, 69 of which are known to cause cancer
- Exposure to second hand smoke causes nearly 5,000 deaths each year in the U.S. alone



Do you want to quit smoking but find it hard to follow through? Commit yourself for a better & healthier you. Enroll today in the Seventh Day Adventist's "Smoking Cessation" & "Breathe Free Stop Smoking" wellness programs.

*Plan pays 80%; member pays 20%. Member co-insurance may be reimbursed upon completion. Call your Netcare Customer Service Representatives for more details.

Dental Basics for you to keep your smiles healthy:

- Set good examples for your children by flossing and brushing regularly, at least twice a day
- Change your toothbrushes 3-4 times a year and after every illness to avoid bacteria and germs
- Buy ADA-approved dental cleaning tools and toothpaste.
- Schedule regular dental exams for yourself and your family every 6 months
- Limit the amount of sugar you eat. Choose fruits and vegetables over candies and cookies.



Happy Halloween!

From Your NetCare Family



24 Hour NURSE LINE: 1-877-585-5376

The NetCare 24 hour Nurse Line provides information based on physician-approved guidelines such as: general information on all types of health concerns and answers about medication usage and interaction. The NetCare Nurse Hotline is an immediate, reliable and caring source of health information, education and support and the call is toll free.

*Please have your member id number ready for them assist you.

