

Over
2,000



Americans die of cardiovascular disease each day, an average of one death every 40 seconds.

Cholesterol... the Good, the Bad, the Facts

Include 5-10 grams or more of soluble fiber a day to decrease your total and LDL cholesterol. Try $\frac{1}{2}$ cup of cooked oatmeal to get 6 grams of soluble fiber.

Cholesterol is a fatty, waxy substance produced naturally in the liver. Your body needs small amounts of cholesterol to function normally. The bad news is—too much cholesterol can lead to heart disease. The good news—you can lower your cholesterol and reduce your risk of heart disease and stroke.

LDL (bad) cholesterol

LDL cholesterol is called the bad cholesterol because it contributes to plaque, a hard deposit that can clog arteries. Narrowed arteries increase your risk of heart attack and stroke.

HDL (good) cholesterol

HDL cholesterol is called the good cholesterol because it helps reduce levels of LDL cholesterol. HDL acts as a scavenger, removing LDL cholesterol from the arteries and taking it back to the liver where it is broken down and passed from the body.

Triglycerides

Triglycerides are another type of fat in the body. High levels of triglycerides are associated with hardening of the arteries.

What should your numbers be?

Most doctors will recommend a fasting blood test called a lipoprotein profile. The charts below give an idea of where your numbers should be:

Total Cholesterol	
Desirable	Less than 200 mg/dL
Borderline High	200-239 mg/dL
At Risk	240 mg/dL or higher

HDL levels	Men	Women
Desirable	60 mg/dL or above	60 mg/dL or above
At Risk	Less than 40 mg/dL	Less than 50 mg/dL

How to get healthy numbers

If your numbers are high, your doctor may prescribe lifestyle changes and medication. Diet changes will impact your cholesterol levels. Although some fat is healthy, you need to limit:

- **Saturated fats**—like those found in meats, butters, cheeses, full-fat dairy products and some oils (palm oil, palm kernel oil, coconut oil)
- **Trans fats**—like those found in margarines, store-bought cookies, crackers and cakes. Trans fats are bad because they not only raise your LDL levels but they also lower your HDL levels.

Add soluble fiber to your diet. Soluble fiber helps block the absorption of cholesterol and fats. Some sources of soluble fiber are:

- Oatmeal and oat bran cereals
- Bananas, peaches, apples, berries, oranges
- Lentils, beans such as black, kidney, white, and pinto

Read nutrition labels on food products

Nutrition labels are a valuable tool. You can use the label to easily identify calories, saturated fats, trans fats, cholesterol and dietary fiber. Just because the front of the package says "low cholesterol" does not mean it's good for you. Many low cholesterol foods contain high levels of saturated fat and/or trans fat—both of which raise bad cholesterol levels.

To learn more, view our health library at carefirst.com/livinghealthy

Sources:

- http://www.heart.org/HEARTORG/Conditions/Cholesterol/AboutCholesterol/Good-vs-Bad-Cholesterol_UCM_305561_Article.jsp#.WMaVYv6Qy70, accessed on March 8, 2017.
- <http://www.mayoclinic.org/diseases-conditions/high-blood-cholesterol/home/ovc-20181871>, accessed on March 8, 2017.
- <https://www.nhlbi.nih.gov/health/resources/heart/heart-cholesterol-hbc-what-html>, accessed on March 8, 2017.

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- Provides free aid and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, please call 855-258-6518.

If you believe CareFirst has failed to provide these services, or discriminated in another way, on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our CareFirst Civil Rights Coordinator by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. Please do not send payments, claims issues, or other documentation to this office.

Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address	P.O. Box 8894 Baltimore, Maryland 21224
Email Address	civilrightscoordinator@carefirst.com
Telephone Number	410-528-7820
Fax Number	410-505-2011

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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Foreign Language Assistance

Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 855-258-6518 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.

Èdè Yorùbá (Yoruba) Ìtétiléko: Akíyèsí yií ní ìwífún nípa isé adójútòfò rẹ. Ó le ní àwọn déèti pàtò o sì le ní láti gbé igbésè ní àwọn ojó gbèdéke kan. O ni ètò láti gba ìwífún yií àti irànłowó ní èdè rẹ lófẹé. Àwọn omo-egbè gbódò pe nómbà fóónù tó wà léyin káàdì idánimò wọn. Àwọn míràn le pe 855-258-6518 kí o sì dúró nípasé ijíròrò tití a ó fi sọ fún o láti te 0. Nígbàtí asójú kan bá dáhùn, sọ èdè ti o fé a ó sì so ó pò mó ògbufò kan.

Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhở phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.

Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawan ng iyong insurance. Maaari itong maglamang mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikokonekta ka sa isang interpreter.

Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.

Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bǎsōj-wùqù (Bassa) Tò Ðùú Cáo! Bǒ nià ke bá nyɔ bě ké mì gbo kpá bó nì fǔà-fǔá-tiǎn nyee jè dyí. Bǒ nià ke béqué wé jéé bě bě mì kē qé wa mó mì kē nyuee nyu hwè bě wé běa kē zi. Ó mò nì kpé bě mì kē bǒ nià ke kē gbo-kpá-kpá mì mōee dyé qé nì bídí-wùqù mū bě mì kē se wídí qò pēè. Kpooò nyɔ bě me dā fǔùn-nòbà nià qé waà I.D. káàò qeín nyee. Nyɔ tòò séin me dā nòbà nià ke: 855-258-6518, kē mì me fò tee bě wa kēe mì gbo cē bě mì kē nòbà mòà 0 kee dyi pàdqàin hwè. Ó jú kē nyɔ qò dyi mì gđ jǔñ, po wuqu mì mō poe dyie, kē nyɔ qò mu bó nìlin bě 0 kē nì wuqu mū zà.

বাংলা (Bengali) লক্ষ্য করুন: এই নেটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিখ থাকতে পারে এবং নির্দিষ্ট তারিখের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা খরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যেরা 855-258-6518 নম্বরে কল করে 0 টিপতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যখন কোনো এজেন্ট উত্তর দেবেন তখন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাসীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ: یہ نوٹس آپ کے انشورینس کو ریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں بھی شامل ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سیہی دیگر لوگ 855-258-6518 پر کال کر سکتے ہیں اور 0 دبائے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط بھو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی دربارہ پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خویستان دریافت کنید. اعضا باید با شماره درج شده در پشت کارت شناسابی‌شان تماس بگیرند. سایر افراد می‌توانند با شماره 855-258-6518 تماس بگیرند و منتظر بمانند تا از آنها خواسته شود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتورها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه وصل شوید.

اللغة العربية (Arabic) تنبيه: يحتوي هذا الإنذار على معلومات بشأن تعطيل التأمينية، وقد يحتوي على تاريخ مهم، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهاية محددة. يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكالفة. ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقةتعريف الهوية الخاصة بهم. يمكن للآخرين الاتصال على الرقم 855-258-6518 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم 0. عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

中文繁体 (Traditional Chinese) 注意：本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊，以及透過您的母語提供的協助服務。會員請撥打電話在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518，並等候直到對話提示按下按鍵 0。當接線生回答時，請說出您需要使用的語言，這樣您就能與口譯人員連線。



Igbo (Igbo) Nrübama: Okwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. O nwere ike ịnwe ụbочị ndị dí mkpa, i nwere ike ịme ihe tupu ụfodụ ụbочị njedebe. I nwere ikike ịnweta ozi na enyemaka a n'asusu gi na akwughị ugwo ọ bụla. Ndị otu kwesiri ikpo akara ekwentị dí n'azụ nke kaadi njirimara ha. Ndị ọzọ niile nwere ike ikpo 855-258-6518 wee chere ụbụbọ ahụ ruo mgbe amanyere ịpi 0. Mgbe onye nnochite anya zara, kwuo asusu i chorø, a ga-ejikọ gi na onye ọkowa okwu.

Deutsch (German) Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

Français (French) Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

한국어(Korean) 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아닌 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.

Diné Bizaad (Navajo) Ge': Díí bee ił hane'ígíí bii' dahóló bee éédaħózín béeso ách'áqh naanil ník'ist'i'ígíí bá. Bii' dahólóqó doo íiyisíí yoolkáálígíí dóó t'áádoo le'é ádadoolyíílgíí da yókeedgo t'áá doo bee e'e'aahí ájiil'ííh. Bee ná ahóót'i' díí bee ił hane' dóó niká'ádoowoł t'áá nínizaad bee t'áá jiik'é. Atah danilínígíí béésh bee hane'é bee wółta'ígíí nit'lizgo bee nee hódolzinígíí bikéédéé' bikáá' bich'í' hodoonihjí'. Aadóó náánála' éí kojí' dahóðoolnih 855-258-6518 dóó yii diiłts'ííl yałtí'ígíí t'áá níléíjí áádóó éí bikéé'dóó naasbą́qas bił adidiilchił. Áká'ánidaalwó'ígíí neidiitqágo, saad bee yániłt'i'ígíí yii diikił dóó ata' halne'é lá níká'ádoolwoł.

