

New Year tips and tricks

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- If your doctor recommends any type of tests or lab work — outside of what is normally part of an annual physical — call your health plan to see if these require a preauthorization.
- Read your policy carefully if you need any type of therapy, for instance, physical, occupational or speech therapy.
- When Explanations of Benefits (EOBs) arrive, review them carefully.
- Understand your rights to file an appeal or grievance if a claim is denied that you feel should be paid.
- Take advantage of discounts your plan offers. You could save on gym memberships, weight loss programs, massage therapy, acupuncture, eyewear and more. Visit aetna.com to learn more.

A new you, in a new year

With the New Year just around the corner, could it be time for a new you? Reinventing your style can give you a new attitude and

outlook. With a few simple updates, you shouldn't have to worry about breaking your budget.

"You can start with garments you already have in your closet," says Anne Hankey Forman, fashion marketing and management instructor at The Illinois Institute of Art - Chicago. "Mix up the way you wear your pieces," suggests Art Institute of Philadelphia fashion instructor Karen Karuza. "If you always wear a white blouse with a black skirt, try wearing a lavender sweater."

Adding new accessories can bring last year's — or last decade's — outfit back to life. Mary Jo Miller, department chair of fashion and retail management at The Art Institute of Atlanta says. "Scarves, hats and gloves make your current wardrobe more up-to-date."

And, instead of looking just to your closet for a new look, take a look in the mirror. Both Miller and Forman agree that a different hairstyle and new make-up can dramatically

change and update your style.

If you're a fashionista looking for a career in style, learn more about options at The Art Institutes schools by visiting artinstitutes.edu.

Pet-ercise

To his owners, Moby, a four-year-old Australian Shepherd, was a very healthy, spry dog, so when his veterinarian told them that beneath his thick, reddish-brown coat he had a weight problem, they were a bit shocked.

Apparently, all that baby food licked off the floor and the lack of activity that came with the two toddlers who had recently joined the family, added about 10 extra pounds on a normally 65-pound dog. The good news is the veterinarian was able to put Moby on a program of diet and exercise, and he was back in perfect shape within a year.

Studies show that pet obesity is an epidemic in this country. According to a 2005 study, approximately 35 percent of American dogs and cats are obese or overweight, and some veterinarians report that they see even higher percentages now.

Obesity can cause a number of health problems, including diabetes and heart

problems. Diabetes in animals can be treated successfully with diet and insulin, but treatments are expensive and difficult to undertake successfully with cats. Diabetes treatments require animals to eat on a consistent basis and cats don't often enjoy following a schedule. Treating obesity before the animal becomes diabetic is a far simpler solution.

The American Veterinary Medical Association has partnered with Hill's Pet Nutrition Inc. to combat obesity by sponsoring the Alliance for Healthier Pets — Obesity Awareness and Prevention Program. The initiative's primary goal is to educate the public on how to recognize obesity and to suggest simple solutions. Visit petfit.com to see examples of how common pet treats translate into major calories. Watch as personal trainer Gunnar Petersen teaches pet owners how to exercise with their pets and then take the "Pet Fit" Challenge.

For more information about animal health, visit avma.org and visit avmatv.org for an informative video about pet obesity. ::

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