

OUR NEWS LETTER



WHEN YOU SHOULD APPLY FOR RETIREMENT BENEFITS

A secure, comfortable retirement is every worker's dream. And now because we're living longer, healthier lives, we can expect to spend more time in retirement than our parents and grandparents did.

Achieving the dream of a secure, comfortable retirement is much easier when you plan your finances.

The three major elements of your retirement portfolio are benefits from pensions, savings and investments, and Social Security benefits.

This planner provides detailed information about your Social Security retirement benefits **under current law**.

Generally, you should apply for retirement benefits four months before you want your benefits to begin.

- If you were born before 1938 and you met all other requirements, you could receive benefits beginning with the first full month you were age 62. However, if you chose to begin receiving benefits before age 65, your benefits were reduced to account for the longer period over which you'll be paid.
- If you were born after 1937, you also can start your Social Security benefits as early as age 62, but your full retirement age is more than 65.

To find out what your full retirement age is, use our Retirement Age Chart.

Even if you don't plan to receive benefits right away, or decide to wait until after you reach full retirement age, you still should sign-up for Medicare three months before your 65th birthday.

Choosing the month you start to get benefits is an important decision. If you plan to continue working after you reach age 62, it may be to your advantage to start your retirement benefits before you stop working.

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10 Best New Cars Under \$25,000

By: [Motor1.com Team](#)

You might be surprised how far your money goes in the new-car market these days, provided you know how to spend it.

Industry analysts are warning that the new-car business is facing an affordability crisis, with the average cost of a new vehicle now exceeding \$35,000 and loan terms of seven and even eight years becoming more common.

Fortunately there are still solid choices among the 2017 fleet of new cars for budget-minded buyers – even for cash-strapped enthusiasts – that can be driven off a dealer’s lot for at least \$10,000 under that national average. Best of all they neither look nor feel cheap and all feature above-average performance that belies their affordable sticker prices.

We’re highlighting 10 of the best new models that start under \$25,000 (including the automaker’s mandatory destination charges), with most of them being affordable enough to add a few bonus features and still stay on budget.

Unfortunately, it’s thin soup for sporty cars in the under-\$25,000 price range. At that we managed to isolate several models those with a penchant for aggressive motoring should find satisfactory, and several that are offered in hatchback and wagon configurations that can serve as less-costly, but certainly more-entertaining-to-drive alternatives to same-sized crossover SUVs. We’re listing them below in order of increasing price according to their base Manufacturer’s Suggested Retail Prices (MSRPs).

Toyota Yaris iA – \$16,835

Available only in a well-equipped single-spec model, the stylish Toyota Yaris iA comes courtesy of Mazda; it was formerly called the Scion iA before Toyota closed its youthful small car division at the end of the 2016 model year, and is known in other markets as the Mazda2. Its 1.5-liter four-cylinder engine delivers just 106 horsepower, but it feels peppier than that number would indicate, and gets an EPA-estimated 32/40 mpg with the optional six-speed automatic transmission (the standard six-speed manual gives up a couple of mpg). With a sport-tuned suspension affording crisp handling, the iA is more fun to drive than most small cars. It may be short on back seat room, but its interior is elegantly styled and the car comes packed with features that include a lovely infotainment array and a low-speed auto-braking system.

Honda Fit – \$16,965

The subcompact Honda Fit four-door hatchback’s tall-roof design affords a surprisingly roomy interior that can legitimately hold four passengers. Otherwise, the second-row split seatbacks can fold completely flat or tumble forward for maximum cargo versatility. A 1.5-liter engine generates a lively 130 horsepower and can be fitted to a six-speed manual or a gearless CVT automatic transmission. That maximizes engine power and fuel economy, but operates with added harshness compared to a conventional automatic. Affordable, amenable, and reasonably entertaining to operate in its base version, the top EX-L CVT comes in at just over \$22,000 and is fully equipped with leather upholstery, a navigation system, heated front seats, and Honda’s LaneWatch blind-spot video monitor system.

Kia Soul – \$16,995

The compact Kia Soul is officially a tall wagon, though some consider it to be a small crossover; either way it delivers a lot of value for the money. Its angular exterior is polarizing, but few occupants would find fault with the Soul's roomy and tastefully designed interior. Three versions are available, each with their own engine for 2017: There's a meek 130 hp in the Base Soul, a livelier 161 hp in the + (Plus), and a more-energetic, turbocharged 1.6-liter, 201-hp, four-cylinder and a new seven-speed dual clutch automatic transmission in the top ! (Exclaim) model at just under \$25,000. Unfortunately, given the way Kia links option packages, it's impossible to configure the Soul with high-end features like heated and cooled front seats, a heated steering wheel and any of the latest accident-avoidance systems without spending more than \$25,000.

Chevrolet Cruze – \$17,850

Given a lavish redesign last year, the compact Chevy Cruze sedan is one of the more stylish choices among small cars; it adds four-door hatchback models to the line for 2017 for added practicality. A turbocharged 1.4-liter four-cylinder engine affords a sufficient 153 hp and can be mated to a six-speed manual transmission; with a six-speed automatic either standard or optional depending on the trim level. Drivers are treated to above-average handling with a reasonably smooth ride. Coming decently equipped in its base model, either of the two top Premier models are priced at just under \$25K and come outfitted with upscale amenities like heated front seats, leather upholstery, and the MyLink touchscreen infotainment system with Apple CarPlay and Android Auto compatibility.

Mazda3 – \$18,720

More or less the larger sibling to the Toyota Yaris iM mentioned above, the Mazda3 is fun-to-drive yet sacrifices nothing in the way of comfort or practicality. It comes in both curvy sedan and four-door hatchback models with rich looking and feeling interiors. The base engine is a 2.0-liter four-cylinder with 155 hp, though the Touring 2.5 Hatchback and both Grand Touring models are modestly quicker with a 2.5-liter 185-horsepower four; either can be mated to a six-speed manual transmission or a six-speed automatic. The car's already excellent ride and handling qualities are improved for 2017 with what Mazda calls G-Vectoring, which momentarily reduces engine torque when entering a curve to help quicken the steering response. The midrange Touring models include items like push-button start, a power driver's seat, automatic air conditioning, a blind-spot warning system, and low-speed auto-braking, yet still come in at under \$25K.

Honda Civic – \$19,615

The Honda Civic nameplate encompasses a wide range of models, including stylish sedan, curvy coupe, and new-for-2017 four-door hatchback versions that add a sophisticated European look and added cargo stowage. Base sedans come with a 2.0-liter four-cylinder engine with 158 hp, with higher trims and all coupes and hatchbacks packing a perkier turbocharged 1.5-liter four with 174 or 180 horses, depending on the version. Some trims come standard with a six-speed manual transmission, with all offering a gearless CVT automatic. For just under \$25,000 you can upgrade to the lively and lavish EX-T sedan that comes with items like a moonroof, push-button entry/start, automatic climate control, leather upholstery, heated front seats and the Honda Sensing suite of advanced safety features that include adaptive cruise control and forward auto-braking.

Subaru Impreza – \$19,215

Given a redesign for 2017, the compact Subaru Impreza comes standard with all-wheel-drive for added grip over snowy roads, yet remains affordable. Offered in sedan and four-door hatchback models, a 2.0-liter four-cylinder “boxer” engine puts an energetic 152-hp to the pavement via either a gearless CVT automatic transmission or (depending on the trim level) a six-speed manual gearbox. The best value can be found in the 2.0i Premium sedan with the optional EyeSight suite of advanced safety features (adaptive cruise control, forward auto-braking, and a lane departure warning system) at \$23,410, or you can further add a power moonroof and a blind spot warning system and still stay within the \$25,000 budget. Or, if you have another couple thousand bucks to throw in the pot, the rebellious rally-ready WRX versions start at around \$27,500.

Ford Fiesta ST – \$22,015

The hot-blooded ST version of the subcompact Ford Fiesta is the industry’s most affordable “hot hatchback;” already priced well under our \$25,000 limit, we were able to add a power/heated Recaro sport seats package and the top navigation-equipped infotainment system and still have gas money left over. Its turbocharged 1.6-liter EcoBoost four-cylinder engine puts an energetic 197 hp and 202 pound-feet of torque to the pavement via a six-speed manual transmission. Essential steering, suspension, and braking upgrades, along with a lower ride height, Ford’s electronic Torque Vectoring Control, and a set of 17-inch summer performance tires enable the ST to laser-beam its way through traffic and cling to twisty corkscrew roads like no mere econobox. It can be a rough and tumble ride over broken pavement, and there’s little in the way of back seat room, but aggressive drivers will find putting up the Fiesta ST’s rough edges to be well worth the sacrifice.

VW Golf SportWagen – \$22,400

Though we couldn’t acquire a rip-roaring Golf GTI or Type R for under \$25K, the Volkswagen Golf SportWagen appeals to our practical side with an enormous cargo hold that makes it an economical alternative to a compact SUV. It’s also more pleasurable to drive than the typical carpooler, with a sporty European-tuned suspension and a 1.8-liter turbocharged four-cylinder engine that generates 170 hp with a launch-happy 199 lb-ft of torque; a five-speed manual is standard with a six-speed automatic transmission optional. VW’s 4Motion all-wheel-drive system is available, and with a stick shift, it comes in at just under the \$25,000 threshold (or a little over it with the automatic). Features include a backup camera, and touchscreen audio system with Bluetooth connectivity; myriad high-tech safety systems are available, but only on costlier trim levels.

Mini Cooper Clubman – \$24,950

This is the Mini Cooper for grownups. A 2016 redesign made the Mini Clubman longer and roomier, though it retains the brand’s classic look, albeit with a split “barn door” tailgate configuration. The car’s interior is as eccentric looking as you’d expect, and while back seat room is still a bit tight, it’s more useable than in either the standard Cooper coupe or sedan. A turbocharged 139-hp three-cylinder engine is surprisingly up to the task, and can be mated to a six-speed manual or six-speed automatic transmission. Best of all, the Clubman retains the brand’s famed go-kart-like precision handling through the curves. All-wheel-drive is optional, with a quicker 189-hp four-cylinder engine coming in the S version, but neither upgrade comes in at under \$25K.

What documents must you provide?

When you apply for benefits, we'll need the following:

- Your Social Security number;
- Your birth certificate (If you don't have a birth certificate, you can get one from the state where you were born. Go to *What Documents Will You Need When You Apply?* (<https://www.ssa.gov/planners/retire/applying5.html>) for more information.
- Your W-2 forms or self-employment tax return for last year;

If our records show that documents proving age or citizenship/lawful alien status have already been submitted for an earlier Medicare or Social Security claim (such as Disability, Supplemental Security Income, etc.), you do not need to submit the documents again.

- Your military discharge papers if you had military service;
- Your spouse's birth certificate and Social Security number if they are applying for benefits;
- Children's birth certificates and Social Security numbers, if they're applying for children's benefits;
- Proof of U.S. citizenship or lawful alien status if you (or a spouse or child applying for benefits) were not born in the U.S.; and
- The name of your bank and your account number so your benefits can be directly deposited into your account.

We need original documents or copies certified by the issuing office. You can mail or bring them to a Social Security office. We'll photocopy and return your documents.

Don't delay your retirement just because you don't have all the documents we need. The representatives in your local office will help you.

MEDICARE HELPFUL CONTACT INFORMATION - ILLINOIS

Contacts for the state of Illinois..

Organization name	Agency name	Can answer my questions about	Contact information
1-800-MEDICARE	1-800-MEDICARE	General Medicare information, ordering Medicare booklets, and information about health plans.	Toll Free: (800) 633-4227
Accreditation Association for Ambulatory Health Care	Accreditation Association for Ambulatory Health Care	Finding out if urgent care centers and ambulatory surgical centers are accredited or not.	Local: (847) 853-6060
Agency for Healthcare Research and Quality (AHRQ)	Agency for Healthcare Research and Quality (AHRQ)	Ordering brochures on "Choosing a Hospital, Choosing Treatments and Choosing a Hospital."	Toll Free: (800) 358-9295 Toll Free TTY: (888) 586-6340
American Association for Accreditation of Ambulatory Surgical Facilities	American Association for Accreditation of Ambulatory Surgical Facilities	Finding out if an ambulatory surgical center is accredited or not.	Toll Free: (888) 545-5222 Local: (847) 775-1970
American Association of Kidney Patients	American Association of Kidney Patients	Educational materials for people with kidney disease.	Toll Free: (800) 749-2257 Local: (813) 636-8100
American Board of Medical Specialties	American Board of Medical Specialties	Finding out if a doctor is board certified.	Toll Free: (866) 275-2267 Local: (312) 436-2600
American Cancer Society	American Cancer Society	Finding information on cancer.	Toll Free: (800) 227-2345 Toll Free TTY: (866) 228-4327
American Heart Association	American Heart Association	Finding information on heart disease.	Toll Free: (800) 242-8721 Local: (214) 570-2000 Spanish: (800) 242-8721
American Hospital	American Hospital	Finding a voluntary list of patients' rights	Toll Free: (800)

Contacts for the state of Illinois..

Organization name	Agency name	Can answer my questions about	Contact information
Association	Association	in a hospital.	424-4301 Local: (312) 422-3000
American Kidney Fund	American Kidney Fund	Financial assistance and educational materials for people with kidney disease.	Toll Free: (800) 638-8299 Local: (301) 881-3052 Spanish: (866) 300-2900
American Self-Help Clearinghouse	American Self-Help Clearinghouse	Finding specific health support groups in your area.	Toll Free: (800) 367-6274 Local: (973) 989-1122
Beneficiary and Family Centered Care Quality Improvement Organization (BFCC-QIO)	KePRO	Complaints about quality of care, and filing an appeal or complaint.	Toll Free: (855) 408-8557 Local: (813) 280-8256
Benefits Coordination & Recovery Center (BCRC)	Benefits Coordination & Recovery Center (BCRC)	Medicare Secondary Payer, and who pays first.	Toll Free: (855) 798-2627 TTY: (855) 797-2627
Carrier	Wisconsin Physician Services WPS	Part B bills and services.	Toll Free: (800) 633-4227 (1-800-MEDICARE)
Center for Health Dispute Resolution (CHDR)	MAXIMUS Center for Health Dispute Resolution (CHDR)	Requesting external reviews of Medicare managed care denials.	Local: (585) 425-5210
CHIP -- Children's Health Insurance Program	All Kids Share	Health insurance programs to children whose families earn too much to be eligible for Medicaid, but not enough to purchase private insurance.	Toll Free: (866) 255-5437 Toll Free TTY:(877) 204-1012
CHIP -- Insure Kids Now	Children's Health Insurance Program	Children's Health Insurance Program	Toll Free: (877) 543-7669
CMS RO - Centers for Medicare & Medicaid	CMS, Chicago	Information on local seminars and health fairs on Medicare health plan choices, or	Local: (312) 353-7180

Contacts for the state of Illinois..

Organization name	Agency name	Can answer my questions about	Contact information
Services Regional Office	Regional Office	to report a complaint directly to CMS.	
College of American Pathologists	College of American Pathologists	Finding out if the lab where your blood tests are sent is accredited or not.	Toll Free: (800) 323-4040 Local: (847) 832-7000
Department of Defense	Department of Defense	Whether I qualify for military retiree health care benefits.	Local: (703) 571-3343
Department of Veterans Affairs	Department of Veterans Affairs	VA medical benefits.	Toll Free: (800) 827-1000
DME MAC -- Durable Medical Equipment Medicare Administrative Contractor	National Government Services	Bills for durable medical equipment and a list of approved suppliers of this equipment.	Toll Free: (800) 633-4227 (Jurisdiction B)
Eldercare Location	DC longterm care Ombudsman program	Finding necessary and convenient services that serve the elderly in their community.	Toll Free: (800) 677-1116 Local: (202) 434-2120
ESRD State Survey Agency	Health Care Facilities and Programs of Illinois	Complaints about the quality of care in dialysis facilities.	Toll Free: (800) 252-4343 Local: (217) 782-7412 Toll Free TTY: (800) 547-0466
Federal Black Lung Program	Federal Black Lung Program	Finding out where my doctor should send the bills for the diagnosis and treatment of my black lung disease.	Toll Free: (800) 638-7072
Fiscal Intermediary	National Government Services	Part A bills and services, hospital care, skilled nursing care, and fraud.	Toll Free: (800) 633-4227 (1-800-MEDICARE)
Home Health Agency	Illinois Department of Healthcare and Family Services	Home Health Care which is skilled nursing care and certain other health care services that you get in your home for the treatment of an illness or injury.	Toll Free: (800) 252-4343 Local: (217) 782-7412 Toll Free TTY:

Contacts for the state of Illinois..

Organization name	Agency name	Can answer my questions about	Contact information
HUD -- U.S. Department of Housing	U.S. Department of Information and services about homes Housing and Urban and communities for citizens and for Development (HUD)	HUD's current and potential home buyers.	(800) 547-0466 Toll Free: (800) 569-4287 Local: (202) 708-1112 TTY: (202) 708-1455
Internal Revenue Service	Internal Revenue Service	Obtaining materials/forms for income tax filing and how Medicare Savings Accounts can affect my income taxes.	Toll Free: (800) 829-1040
Joint Commission on Accreditation of Healthcare Organizations (JCAHO)	Joint Commission on Accreditation of Healthcare Organizations (JCAHO)	Finding out if your health care organization is accredited or not.	Local: (630) 792-5800
Medicaid - Report Fraud	Department of Healthcare and Family Services	Report Medicaid fraud and abuse.	Toll Free: (888) 557-9503 Local: (217) 785-7030
National Cancer Institute's Cancer Information Service	National Cancer Institute's Cancer Information Service	Information on cancer treatments, clinical trails, alternative medicine, coping with side effects, and other cancer related information.	Toll Free: (800) 422-6237 (Quit Smoking Program (877) 448-7848)
National Institute on Aging Information Center	National Institute on Aging Information Center	Discussing health concerns, medicines, and other issues important to older people.	Toll Free: (800) 222-2225 Toll Free TTY: (800) 222-4225
National Kidney and Urologic Diseases Information	National Kidney and Urologic Diseases Information	Educational materials for people with kidney disease.	Toll Free: (800) 891-5390 Local: (301) 654-4415
National Kidney Foundation, Inc.	National Kidney Foundation, Inc.	Support groups and educational materials for people with kidney disease.	Toll Free: (800) 622-9010 Local: (212) 889-

Contacts for the state of Illinois..

Organization name	Agency name	Can answer my questions about	Contact information
Nursing Home State Survey Agency	Illinois Department of Public Health	Where to submit a complaint about the quality of life or quality of care inside a nursing home.	2210 Toll Free: (800) 252-4343 Local: (217) 782-5180
Office for Civil Rights	Office for Civil Rights of the Mid-West	Submitting a complaint about discrimination.	Local: (312) 886-2359 TTY: (312) 353-5693
Office of Personnel Management	Office of Personnel Management	Claims and other issues for retired federal employees and their dependents/survivors.	Toll Free: (888) 767-6738 Local: (202) 606-1800 TTY: (202) 606-2532 Toll Free TTY: (800) 878-5707
OIG (DHHS) -- Office of the Inspector General (Department of Health and Human Services)	Department of Health and Human Services - Office of Inspector General	Reporting fraud.	Toll Free: (800) 447-8477 Local: (202) 619-1343 Toll Free TTY: (800) 377-4950
Ombudsman	Department of Aging of Illinois	Obtaining information on nursing homes or resolving problems between nursing homes and residents or their families.	Toll Free: (800) 252-8966 Local: (217) 524-6911 Spanish: (800) 252-8966
Primary Care Association	Illinois Primary Health Care Association	Finding a Federally Qualified Health Center (FQHC) closest to me to help me lower my health care costs. FQHCs include community health centers, tribal health clinics, migrant health services, and health centers for the homeless.	Local: (217) 541-7300 ((312) 692-3000 (Chicago Office))

Contacts for the state of Illinois..

Organization name	Agency name	Can answer my questions about	Contact information
Quality Innovation Network Quality Improvement Organization (QIN-QIO)	Telligen	Local and community level projects to improve patient safety, reduce harm, and improve clinical care.	Toll Free: (800) 383-2856 Local: (515) 223-2900
RHHI -- Regional Home Health Intermediary	Noridian	Home health, hospice care, and fraud.	Toll Free: (800) 633-4227 (1-800-MEDICARE)
RRB Carrier - Railroad Retirement Board Carrier	Noridian	(For Railroad Retirement beneficiaries only) - Part B bills and services.	Toll Free: (888) 355-9165 Local: (877) 288-7600
RRB -- Railroad Retirement Board	Railroad Retirement Board	(For Railroad Retirement beneficiaries only) - RRB benefits, lost RRB Medicare card, address change, and enrolling in Medicare.	Toll Free: (877) 772-5772 (Additional Fax # 904-232-2874) TTY: (312) 751-4701
Senior Medicare Patrol (SMP)	AgeOptions	Complaints about quality of care, and filing an appeal or complaint.	Toll Free: (800) 699-9043
SHIP -- State Health Insurance Assistance Program	Senior Health Insurance Program (SHIP)	Personalized health insurance counseling	Toll Free: (800) 252-8966 TTY: (888) 206-1327
SSA -- Social Security Administration	Social Security Administration	Changing my address, Medicare Part A or Part B, lost Medicare card, and Social Security benefits.	Toll Free: (800) 772-1213 (7am-7pm M-F (24x7 automated service as well))
State Department of Insurance	Illinois Division of Insurance	Medigap Policies	Toll Free: (888) 473-4858 Local: (217) 785-0820
State Health Departments	Illinois Department of Public Health	Health based programs and services.	Local: (217) 782-4977
State Hospice	Illinois Hospice and	To find a hospice program in my area.	Toll Free: (855)

Contacts for the state of Illinois..

Organization name	Agency name	Can answer my questions about	Contact information
Organization	Palliative Care Org.		870-0342 Toll Free: (800) 226-0768 Local: (217) 782- 4977 (8008436154) TTY: (800) 547-0466 Toll Free TTY: (800) 526-5812
State Medical Assistance Office	Illinois Department of Healthcare and Family Services	Medicaid program	

Preventive & screening services.

How often is it covered?

Medicare Part B (Medical Insurance) covers:

- Abdominal aortic aneurysm screening
 - Alcohol misuse screenings & counseling
 - Bone mass measurements (bone density)
 - Cardiovascular disease screenings
 - Cardiovascular disease (behavioral therapy)
 - Cervical & vaginal cancer screening
 - Colorectal cancer screenings
 - Depression screenings
 - Diabetes screenings
 - Diabetes self-management training
 - Glaucoma tests
 - Hepatitis C screening test
 - HIV screening
 - Lung cancer screening
 - Mammograms (screening)
 - Nutrition therapy services
 - Obesity screenings & counseling
 - One-time "Welcome to Medicare" preventive visit
 - Prostate cancer screenings
 - Sexually transmitted infections screening & counseling
 - Shots:
 - Flu shots
 - Hepatitis B shots
 - Pneumococcal shots
 - Tobacco use cessation counseling
 - Yearly "Wellness" visit
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HOW TO MAKE HEALTHIER FOOD CHOICES

Having a healthy diet has a lot of benefits. It can help you lose weight or maintain your desired weight. It also can lower your cholesterol and prevent certain health conditions. In general, a healthy diet keeps your body running on a daily basis. Learn how to make healthier food choices.

Path to improved health

The choices you make about what you eat and drink matter. They should add up to a balanced, nutritious diet. We all have different calorie needs based on our gender, age, and activity level. Health conditions can play a role too, including if you need to lose weight.

Choose food from all five groups and follow the tips below.

Grains

Choose products that list whole grains as the first ingredient. For example, whole grain breads or whole-wheat flour. Whole grains are low in fat and high in fiber. They also contain complex carbohydrates (carbs), which help you feel full longer and prevent overeating. Avoid products that say “enriched” or contained with other types of grains or flours. They do not have the same nutrients.

Hot and cold cereals usually are low in fat. However, instant cereals with cream may contain high-fat oils or butterfat. Granola cereals also may have high-fat oils and extra sugars. Look for low-sugar options instead.

Try not to eat rich sweets, such as doughnuts, rolls, and muffins. These foods often contain calories made up of more than 50% fat. Lighter options, such as angel food cake, can satisfy your sweet tooth without adding fat to your diet.

Instead of this:	Try this:
Instead of this: Croissants, rolls, biscuits, and white breads	Try this: Whole grain breads, including wheat, rye, and pumpernickel

Instead of this: Doughnuts, pastries, and scones	Try this: English muffins and small whole grain bagels
Instead of this: Fried tortillas	Try this: Soft tortillas (corn or whole wheat)
Instead of this: Sugar cereals and regular granola	Try this: Whole grain cereal, oatmeal, and low-fat granola
Instead of this: Snack crackers	Try this: Lower fat, lower sugar crackers, such as animal, graham, rye, soda, saltine, and oyster
Instead of this: Potato or corn chips and buttered popcorn	Try this: Pretzels (unsalted) and popcorn (unbuttered)
Instead of this: White pasta	Try this: Whole-wheat pasta
Instead of this: White rice	Try this: Brown or wild rice
Instead of this:	Try this:

Fried rice and rice or pasta mixes that contain high-fat sauces	Rice or pasta (without egg yolk) that contain vegetable sauces
Instead of this: All-purpose white flour	Try this: Whole-wheat flour

Fruits and Vegetables

Fruits and vegetables naturally are low in fat. They provide flavor and variety to your diet. They also contain necessary fiber, vitamins, and minerals. Try not to add unneeded fats to vegetables and fruits. This means avoiding margarine, butter, mayonnaise, and sour cream. You can use yogurt, healthy oils, or herbs to season instead.

Instead of this:	Try this:
Instead of this: Regular or fried vegetables served with cream, cheese, or butter sauces	Try this: Raw, steamed, boiled, or baked vegetables tossed with a small amount of olive oil, salt, and pepper
Instead of this: Fruits served with cream cheese or sugary sauces	Try this: Fresh fruit with a small amount of nut (peanut, almond, or cashew) butter
Instead of this: Fried potatoes, including french fries, hash browns, and potato chips	Try this: Baked white or sweet potatoes

Protein

Beef, pork, veal, and lamb

Select low-fat, lean cuts of meat. Lean beef and veal cuts have the words “loin” or “round” in their names. Lean pork cuts have the words “loin” or “leg” in their names. Trim off the outside fat before cooking it. Trim any inside, separable fat before eating it. Use herbs, spices, and low-sodium marinades to season meat.

Baking, broiling, grilling, and roasting are the healthiest ways to prepare these meats. Lean cuts can be pan-broiled or stir-fried. Use either a nonstick pan or cooking spray instead of butter or margarine. Avoid serving your protein with high-fat sauces and gravies.

Poultry

Chicken breasts are a good choice because they are low fat and high in protein. Only eat duck and goose once in a while, because they are high in fat. Remove skin and visible fat before cooking. Baking, broiling, grilling, and roasting are the healthiest ways to prepare poultry. Skinless poultry can be pan-broiled or stir-fried. Use a nonstick pan or cooking spray instead of butter or margarine.

Fish

Most seafood is high in healthy polyunsaturated fat. Omega-3 fatty acids also are found in some fish, such as salmon and cold-water trout. Try to eat seafood twice a week. Fresh fish should have a clear color, a clean smell, and firm, springy flesh. If good-quality fresh fish isn't available, buy frozen fish. To prepare fish, you should poach, steam, bake, broil, or grill it.

Non-meat proteins

Non-meat options include dry beans, peas, and lentils. They offer protein and fiber without the cholesterol and fat of meats. These are staple foods for people who are vegetarian or vegan. You can swap beans for meat in recipes, like lasagna or chili.

TVP, or textured vegetable protein, also is available. It is found in vegetarian hot dogs, hamburgers, and chicken nuggets. They are low-fat, cholesterol-free substitutes to meat.

Instead of this:	Try this:
Instead of this:	Try this:
Instead of this: Breaded fish sticks and cakes, fish canned in oil, or seafood prepared with butter or served in high-fat sauce	Try this: Fish (fresh, frozen, or canned in water), grilled fish sticks and cakes, or low-fat shellfish, like shrimp
Instead of this: Prime and marbled cuts	Try this: Select-grade lean beef, such as round, sirloin, and loin cuts
Instead of this: Pork spare ribs and bacon	Try this: Lean pork, such as tenderloin and loin chop, and turkey bacon
Instead of this: Regular ground beef	Try this: Lean or extra-lean ground beef, ground chicken, or ground turkey
Instead of this:	Try this:

Lunch meats, such as pepperoni, salami, bologna, and liverwurst	Lean lunch meats, such as turkey, chicken, and ham
Instead of this: Regular hot dogs and sausage	Try this: Fat-free hot dogs and turkey dogs

Dairy

Choose skim or non-dairy milk, like soy, rice, or almond milk. Try low-fat or part-skim cheeses in recipes. Skim ricotta can replace cream cheese on a bagel or in a vegetable dip. Use 1% cottage cheese for salads and cooking. String cheese is a low-fat, high-calcium snack option.

Nonfat or Greek yogurt can replace sour cream in many recipes. Try mixing them with fruit for dessert. Skim sherbet and soft-serve frozen yogurt is lower in fat than ice cream.

Instead of this:	Try this:
Instead of this:	Try this:
Instead of this: Whole or 2% milk	Try this: Skim (nonfat), 1% , or non-dairy milk, such as soy, rice, almond, or cashew milk
Instead of this: Cream or evaporated milk	Try this: Evaporated skim milk
Instead of this: Regular buttermilk	Try this: Low-fat buttermilk

Instead of this: Yogurt made with whole milk	Try this: Low-fat, nonfat, or Greek yogurt
Instead of this: Regular cheese, including American, blue, brie, cheddar, colby, and parmesan	Try this: Low-fat cheese with less than 3 grams of fat per serving, such as natural cheese or nondairy soy cheese
Instead of this: Regular cottage cheese	Try this: Low-fat, nonfat, and dry-curd cottage cheese with less than 2% fat
Instead of this: Regular cream cheese	Try this: Low-fat cream cheese with less than 3 grams of fat per ounce, or skim ricotta
Instead of this: Ice cream	Try this: Sorbet, sherbet, or frozen yogurt with less than 3 grams of fat per 1/2 cup serving

Fats, oils, and sweets

Too many high-fat foods add excess calories to your diet. This can lead to weight gain and obesity, or increase your risk for certain issues. Heart disease, diabetes, some cancers, and osteoarthritis have all been linked to diets high in fat. If you consume high amounts of saturated and trans fats, you are more likely to develop high cholesterol and coronary heart disease.

It is important that you stay hydrated for your health. However, sugar-sweetened drinks contain lots of sugar and calories. This includes fruit juices, soda, sports and energy drinks, sweetened or flavored milk, and sweet tea. Substitute water and other zero-calorie drinks.

Instead of this:	Try this:
Instead of this:	Try this:
Instead of this: Cookies	Try this: Fig bars, gingersnaps, and molasses cookies
Instead of this: Shortening, butter, and margarine	Try this: Olive, canola, and soybean oils
Instead of this: Regular mayonnaise	Try this: Nonfat or light mayonnaise
Instead of this: Regular salad dressing	Try this: Nonfat or light salad dressing
Instead of this: Butter or fat to grease pans	Try this: Nonstick cooking spray

Things to consider

Being healthy is more than a diet — it's a lifestyle. Combine healthy food choices with regular exercise and smart habits. Adults should get at least 150 minutes of moderate exercise each week. Children and teens should get at least 60 minutes of exercise every day. If you smoke, you should quit. You also should limit

your alcohol intake. Women should have no more than one drink per day. Men should have no more than two drinks per day. Talk to your doctor if you need help quitting alcohol or smoking.

When you commit to a healthy lifestyle, you can reduce your risk of certain conditions. These include obesity, diabetes, heart disease, and cancer. If you're worried, try making small changes to your diet over time. Talk with your family doctor or a dietitian if you have questions.

Questions to ask your doctor

- How many servings should I eat from each food group?
- If I'm on a strict diet, such as vegetarian or vegan, how can I make healthy food choices?

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