

Trends 2022

# YOUR

## Personal Health Roadmap



People you can trust  
*for life*



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**Health is a precious gift  
and yet we often take it  
for granted.**



# Introduction

*Our health is a precious gift, yet we often take it for granted.*

It is easy to allow our busy lives, parenting, and work demands take priority over attending to our own personal health. Doing so, however, allows poor daily habits like a bad diet or lack of physical activity to pile up and our health suffers in the long run.

Taking care of ourselves can also sometimes feel complicated and confusing. There seem to be so many tests to get and numbers to remember – it can be hard to keep track of everything.

At Pan-American Life Insurance Group (PALIG), we understand that taking care of your personal health can be a challenge. We therefore assembled this **Personal Health Roadmap guide**. In this guide, we present the key things you need to know and do to manage your wellness. We also developed a companion **Personal Health Journal** to track your progress and help you to stay organized.

In each section of this Roadmap, you'll find specific and practical **Action Steps** that you can take today to improve and protect your health.

We congratulate you for setting off on this journey to a healthier you! Now, let's get started.

## *Important*

*This guide is for educational purposes only. Your own doctor is the best source of information for your individual health situation and needs.*



# YOUR PERSONAL HEALTH JOURNAL

One of the best ways to maintain your health and lower your chances of getting a serious disease is to keep track of your personal health activities and vital numbers.

PALIG has created a **Personal Health Journal** that you can download for free and use to track your key contacts and health information.

You might think of this Personal Health Journal as you would a travel journal. But, instead of recording the places you visited and the sights you've seen on a trip, you'll be documenting the journey of your personal health.

### *Action Steps – Personal Health Journal*

Download your free Personal Health Journal





# YOUR PRIMARY

## CARE PROVIDER

**An important step on your road to a healthy life is identifying and regularly meeting with a medical professional who knows you and is helping you to stay well and avoid disease.**

This medical professional is referred to as your **primary care provider** (PCP). Most PCPs are physicians, so they are often also called **primary care physicians**.

Your Primary Care Provider (PCP) is your main medical point of contact as you navigate your health and wellness journey. Look to your primary care provider to:



Provide preventive care and educate you on healthy lifestyle choices



Identify and treat common medical conditions



Conduct an annual physical exam



Assess the severity of a medical problem

Make referrals to medical and behavioral specialists when necessary

:

In sum, your PCP is someone who can help you stay well and minimize your risk of disease. But when you do get sick or need some kind of medical care, they are also an important first point of contact for care. In non-emergency situations, your PCP can take care of you or help determine whether you should go to a medical specialist or to the hospital.



## *Why it's so important to have a primary care provider*

All parents recognize how important it is to have a primary care provider for their children. Their pediatrician monitors their child's growth, conducts regular check-ups, and delivers vaccinations.

And yet, many of these same parents do not have a regular primary care provider for themselves.

Research has shown that adults who have a primary care physician and use their PCP to help them coordinate annual check-ups, tests and referrals to specialists have better health outcomes and higher satisfaction with the medical experience<sup>1</sup>. Similarly, people who don't have a PCP tend to miss important preventive screenings, e.g. cancer screenings, and spend unnecessary time and money going to the emergency room for a condition that could be more easily and quickly treated outside of the hospital.<sup>2,3</sup>

If you have a PCP who you see regularly and is working closely with you to stay healthy and catch medical conditions early, congratulations! If you don't have a primary care provider, we strongly encourage you to get one – they are key to the rest of your personal health journey.

PALIG has made it easy for you to find a primary care physician that is a good fit for your needs. You can search for PALIG's network of primary care and other physicians at <http://www.PALIGMED.com>

### **Action Steps – Primary Care Provider**

- Assure that each member of the family, both adults and children, has identified and is working with a primary care provider.
- If you need a PCP, you can find one within the PALIG network at <http://www.PALIGMED.com>
- Write down the name, contact information and next appointment of the PCP for each family member, in the Your Personal Health Journal.

# Annual Physical or Wellness Visit

Another cornerstone of your personal health journey is the annual physical, also referred to as an annual wellness visit. This is a yearly appointment with your primary care provider (PCP) to check on your current health status and develop or update a personalized health maintenance plan.

You may have been getting annual physicals for many years, but still aren't sure why their doctor does some of the things they do during the exam. You might feel embarrassed to ask the doctor or nurse for an explanation, or just don't want to take too much of the doctor's time.

**If you have a question about your physical or any of the exams—ask your doctor or nurse!** A key responsibility of these health professionals is to educate you about your health and body.

It can also very helpful to educate yourself on the health conditions and concerns you may have and want to ask your doctor about. PALIG offers a wealth of educational resources to help you with this at <https://www.PALIGMED.com>.

## Action Steps – Annual Physical / Wellness Visit

- If it has been more than a year since your last physical exam with your PCP, schedule one.
- Prepare for the exam by gathering your family history and thinking about any questions or concerns you may have for the doctor
- Educate yourself ahead of and following the annual physical. PALIG offers thousands of free health articles and videos for members at <https://www.PALIGMED.com>.
- Write down and save any key findings and results from your annual physical in Your Personal Health Journal.



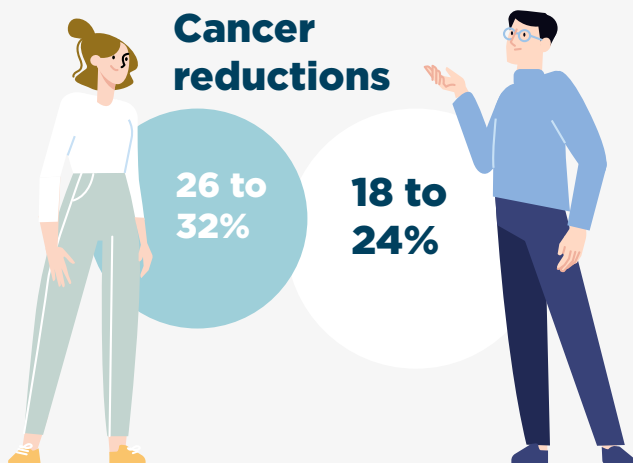




## Early Detection and Screenings

**Health screenings are another key component of personal health maintenance and disease prevention.**

Recent studies found that earlier diagnosis of cancer, for example, can prevent 26 to 32% of cancer deaths in women and 18 to 24% in men within 10 years of diagnosis.<sup>4</sup>



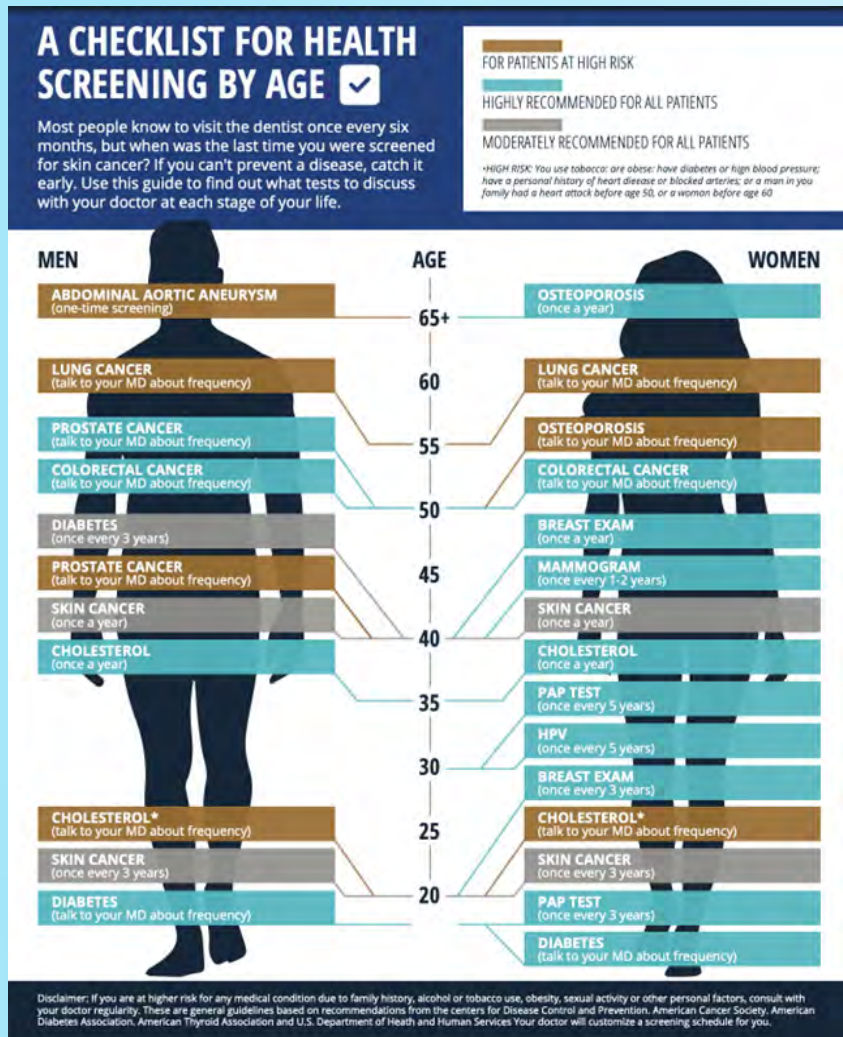
Some health screenings are done by your PCP during your annual physical, but many are done by specialists outside of your annual exam.

While the specifics of recommended screenings vary somewhat by country and region, the common recommendations for men and women by age is presented in Figure 1. Consult with your doctor regarding your specific needs and schedule.





Figure 1. Checklist of Health Screenings by Age



### Action Steps – Screenings and Early Detection

- Consult your PCP on what screenings and early detection exams you should be getting for your sex and age. While the Figure 1 are commonly recommended guidelines, it's very important that you check with your personal physician for the tests and screenings you should be getting.
- Make an appointment to do these screenings – and actually follow through with getting them. Too many people delay or skip health screenings and regret it later.
- Track past and upcoming screening activities in Your Personal Health Journal.

PALIG is deeply committed to promoting appropriate and recommended screenings among its members and has recently launched a number of new early detection initiatives. Keep an eye out for screening promotion initiatives in your area.



# LABORATORY

## (Lab) Tests

During your annual physical, as well as at other times, your PCP may ask for a sample of your blood, urine or other bodily fluid. These fluids are analyzed right in the doctor's office, or sent out to another location for analysis. When the laboratory test results are complete, the doctor or nurse may review the findings with you.

Some lab tests are used to help diagnose (find) disease, while others are used to monitor a specific disease or condition. Other lab tests provide more general information about your organs and body systems.

A surprisingly high percentage of patients that have been told to get a lab test don't get them done. Not getting a test when your medical professional tells you should can lead to much more severe, costly and sometimes deadly consequences down the road.

### Laboratory Exams Explained

Lab results can seem confusing. They can have lots of abbreviations and numbers that are hard to understand. The findings from your lab tests will usually be a few pages long, and can include terms and numbers you may not be familiar with. In Figure 2, we show some sample lab analyses and explain here how to interpret your own results.

Lab results normally show (see red boxes across the top of Figure 2): (A) What was measured in your blood or urine; (B) Your Result; (C) the Measurement Units used to analyze the compound, and (D) the Reference Values, which are used to classify your result as being in good shape, or needing more attention.

Most people find the Reference Values a little confusing, so we provide some additional explanation below.





Figure 2. Sample Lab Results and Explanations of Key Elements

Patient: XXX, xxxx Date: 4/29/2021			
(A) What was measured in your blood or urine	(B) Your Result	(C) Measure Units	(D) Reference Values
<b>BLOOD TEST</b>			
		<b>UNIT</b>	<b>REFERENCE VALUE</b>
<b>FASTING BLOOD SUGAR</b>	: 1.39	gr/L	0.70 to 1.00 4.30 to 5.70
<b>GLYCOSYLATED HEMOGLOBIN</b>	: 6.10	%	
Technique: Liquid chromatography (HPLC)			Up to 1.00
<b>CREATININE</b>	: 0.69	mg/dL	Up to 6.0
<b>URIC ACID</b>	: 3.7	mg/dL	
<b>LIPID PROFILE</b>			
<b>SERUM APPEARANCE</b>	: Clear		
<b>TOTAL CHOLESTEROL</b>	: 208	mg/dL	Desirable value < 200 Borderline high 200 to 239 High value >=240
<b>TRIGLYCERIDES</b>	: 90	mg/dL	Desirable value <150 Borderline high 150 to 199 High value 200 to 499 Very high value >=500
			<b>(G) Category</b>



There are three main types of Reference Values, which are shown in the blue boxes. Reference values can be: (E) a range of “normal” values where it is best if your result falls within this range; (F) a cut-point that shows the number up to (or sometimes below which) a normal value is defined, and (G) categories of results, which are often labelled terms like “desirable”, “high” or “very high”.

Example: In the example presented in Figure 2, the patient’s basal blood sugar (1.39 gr/L) and hemoglobin (at 6.10%) are both above the top value of the range, so are considered “high”. The next two measures are below the cut-points, so are “ok”. Her total cholesterol (208 mg/DL) is classified as “borderline high” and her triglycerides (90 mg/DL) fall in the “desirable” category.

When your results are not within normal range, discuss with your primary care physician what changes you could make to help bring them back to normal. In many instances, a change in habits, e.g. diet, can help drive improvements.

### Action Steps – Lab Tests

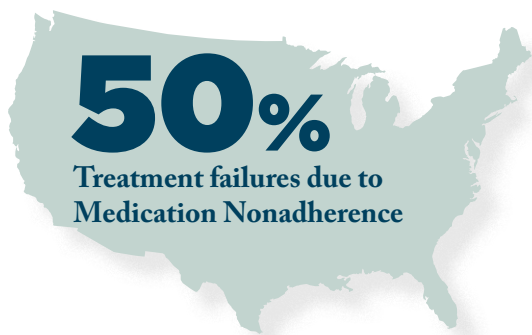
- If your doctor recommends that you get a certain lab test – just do it!
- Carefully review your lab test results when they come back. If you have questions about what they mean, ask your PCP. Their job is to help you.
- Store your lab results in some place safe and perhaps transfer key findings into your Personal Health Journal.



# MEDICATIONS AND Treatments



In spite of your best efforts to stay healthy, occasionally each of us gets sick. When a patient is diagnosed with an illness or medical condition, the doctor will often prescribe medications that you pick up from the pharmacy. Your doctor may also recommend certain treatments and changes in your behavior, e.g. eating different foods, to help you get better or prevent you from getting worse.



Following through with these doctors' recommendations and taking the prescribed medications as instructed is very important for your recovery or disease management. Not doing so, referred to as non-adherence, can have severe consequences.

In the United States, medication nonadherence accounts for up to 50% of treatment failures, around 125,000 excess deaths, and up to 25% higher hospitalization rates each year<sup>5</sup>. In Latin America<sup>6</sup> and the Caribbean<sup>7</sup>, an even higher percentage of patients do not take the medicines that their doctor prescribes for them as instructed.

One of the main reasons that people say they do not take their prescribed medications as instructed is that they do not understand what the medication is supposed to do, or how they are supposed to take it. If you are confused or concerned in some way about the medication that your doctor has prescribed, ask your doctor or the pharmacist for clarification.

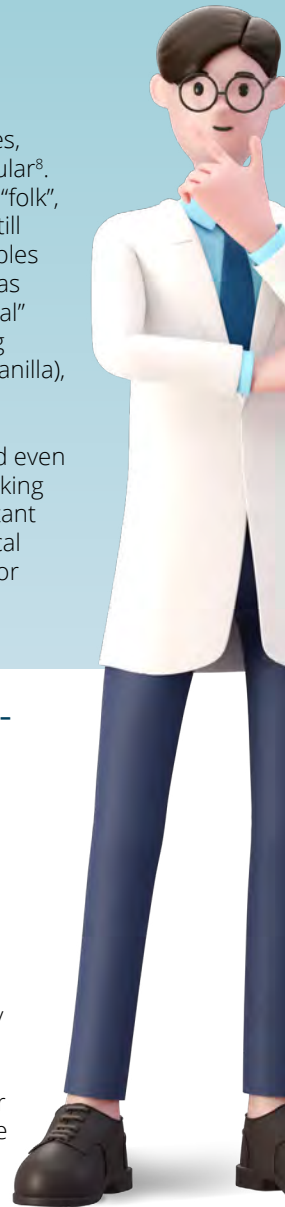
## Traditional and Complementary Medicines and Treatments

In many Latin American and Caribbean cultures, traditional treatments and cures are very popular<sup>8</sup>. Traditional medicine, also often referred to as “folk”, “complementary” or “alternative” medicine is still practiced widely throughout the region. Examples of complementary therapies include herbal teas and medicines, acupuncture, and other “natural” therapies. Herbal teas and infusions, e.g. using spearmint (Yerba Buena) or chamomile (manzanilla), are particularly popular in Latin America.

Some traditional therapies can cross-react and even prevent your prescription medicines from working the way they are supposed to. It is very important that you are open and honest with your medical care providers if you are using any traditional or complementary medicines or therapies.

## Action Steps – Medications and Treatments

- Make every effort to pick up and take the medications that your doctor prescribes according to the instructions. If you don't understand something about your medications – Ask your doctor or pharmacist.
- Be thoughtful about using complementary and alternative medications. It is particularly important to let your doctor know how you are treating your disease or condition “on your own”. There can be side effects and allergic reactions that cause problems.
- Record all the medications, both traditional as well as the ones prescribed by your doctor in your Personal Health Journal. Share this list with all of the people taking care of you.



# SOME

# COMMON CONDITIONS

We are not able to cover all aspects of one's health in this short guide, but two groups of diseases, chronic diseases and mental health conditions, deserve special attention so are briefly discussed here.

## Chronic Diseases

The four most common medical conditions throughout Latin America and the Caribbean are cardiovascular (heart) diseases, diabetes, cancer, and chronic respiratory diseases. People with diseases generally have them for many years and they are often caused by lifestyle factors, e.g. diet and overweight, rather than an infection, and may in part involve genetics. Together, these kinds of diseases are therefore referred to as chronic, "noncommunicable" diseases or NCDs.

The number of people suffering from these chronic conditions in Latin America and the Caribbean has increased dramatically over the past few decades. NCDs are now responsible for the vast majority of illness, deaths, and health-related costs<sup>9</sup>.



On a positive note, you can significantly lower your risk for chronic diseases by following a healthy lifestyle, including not smoking, eating a healthy diet, being physically active, not drinking too much alcohol and having a healthy body weight<sup>10</sup>.

These healthy habits are explored further in the next section of this guide.

PALIG is committed to helping its members reduce the risk of getting a chronic disease. For members that already have chronic disease condition, PALIG offers programs that help members manage their condition in the most effective way possible. If you have diabetes, cardiovascular disease, gastrointestinal conditions or spine/back problems, contact PALIG at [bwelinfo@palig.com](mailto:bwelinfo@palig.com) about the new Bwell Chronic Disease Program. For more information about chronic disease, you can also download PALIG's free white paper on chronic disease at:



## Mental Health

We cover a lot of information about your physical health in this guide. Your mental health is equally, and in some ways, even more important.

It is now recognized that disruptions to one's mental health such as depression and anxiety can be a key trigger for worsening physical health. And the reverse is also true. Having a physical ailment, especially a chronic one that lasts a long time, can negatively impact one's mental health<sup>11</sup>.

In Latin America and the Caribbean, the "stigma" of mental health can keep people who are suffering from mental health issues from coming forward. Stigma can be defined as "a mark of disgrace or shame that sets a person apart from others." Stigma towards mental health, neurological

and substance use disorders is prevalent throughout Latin America and the Caribbean and remains as one of the main obstacles to improving care for those afflicted<sup>12</sup>.

PALIG is committed to helping its members recognize and address challenges related to their mental, as well as physical, health and has recently released a white paper report dedicated to the topic: Mental Health in Latin America and the Caribbean. You can download this white paper for free at:



### Action Steps – Chronic Diseases & Mental Health

- If you already have a chronic disease like diabetes or cardiovascular disease, or a mental health concern such as severe depression, seek out support and programs that can help you manage your condition. Not taking these medical conditions seriously enough can have severe consequences.
- Educate yourself on the best ways to prevent and manage chronic diseases and mental health conditions. PALIG online health educational resource center offers hundreds of articles and videos at <https://www.PALIGMED.com>.
- Contact PALIG [bwelinfo@palig.com](mailto:bwelinfo@palig.com) to learn more about PALIG's chronic disease programs in your country.
- Record your chronic conditions, both physical and mental, in your Personal Health Journal.












# Wellness and Disease Prevention

The very best way to live a long and full life is to practice healthy habits each and every day. The scientific evidence is clear - practicing just a handful of key behaviors can have dramatic effects on maintaining health and preventing disease.

While the specific needs and abilities of individuals vary, Table 1 incorporates current recommendations and guidelines developed by Pan American Health Organization, the American Heart Association and the American Cancer Society, among other leading global health organizations.

Habit / Action	Reason	Metric (examples)
 <b>Stop Smoking</b>	Cigarette smokers have a higher risk of developing cardiovascular disease and cancer.	If you smoke, quitting is the best thing you can do for your health. There is no safe level of smoking.
 <b>Eat Better</b>	A healthy diet is one of your best weapons for fighting cardiovascular disease and cancer.	Eat a variety of mostly plant foods and limit red and processed meat, processed foods and refined grains and sugars, and alcohol consumption. See <b>Figure 3</b> for more details.
 <b>Get Active</b>	Living an active life is one of the most rewarding gifts you can give yourself and those you love.	Aim for at least a total of 150 minutes (2 hours and 30 minutes) a week of moderate-intensity, or 75 minutes (1 hour and 15 minutes) a week of vigorous-intensity aerobic physical activity per week <sup>13</sup> . Limit sedentary behavior such as sitting, lying down, watching TV, and other forms of screen-based entertainment.
 <b>Maintain a Healthy Body Weight</b>	When you shed extra fat and unnecessary pounds, you reduce the burden on your heart, lungs, blood vessels and skeleton. You also feel better!	Aim for a Body Mass Index (BMI) of less than 25 (kg/m <sup>2</sup> ). A BMI over 30 is considered obese, which is associated with increased risk for heart disease, cancer, and diabetes, among other medical conditions. See <b>Figure 4</b> to easily calculate your BMI.
 <b>Get Enough Sleep</b>	Adequate sleep is critical for a healthy body and mind	Adults should get 7-8 hours of sleep per night. See <b>Figure 5</b> for tips on getting a full and restful nights sleep.

## The following Figures provide more information about each of these key behaviors.

Figure 3. Healthy Dietary Habits



### Achieve and maintain a healthy weight throughout life.

- Keep your weight within the healthy range, and avoid weight gain in adult life.

### Follow a healthy eating pattern at all ages.

#### • A healthy eating pattern includes:

- Foods that are high in nutrients in amounts that help you get to and stay at a healthy body weight
- A variety of vegetables – dark green, red and orange, fiber-rich legumes (beans and peas), and others
- Fruits, especially whole fruits in a variety of colors
- Whole grains



#### • A healthy eating pattern limits or does not include:

- Red and processed meats
- Sugar-sweetened beverages
- Highly processed foods and refined grain products

### It is best not to drink alcohol.

- People who do choose to drink alcohol should have no more than 1 drink per day for women or 2 drinks per day for men.



Source: American Cancer Society. <https://www.cancer.org/healthy/eat-healthy-get-active/acs-guidelines-nutrition-physical-activity-cancer-prevention/guidelines.html>



Figure 4. Body Mass Index (BMI) Chart

Your Body Mass Index or BMI is an indicator of your health and risk for disease. Use the grid below to find your BMI. First, find your weight (in Kgs or pounds) along the top of the grid, then draw your finger down until you get to your height shown on the left side. The number at the intersection between your weight and height is your BMI

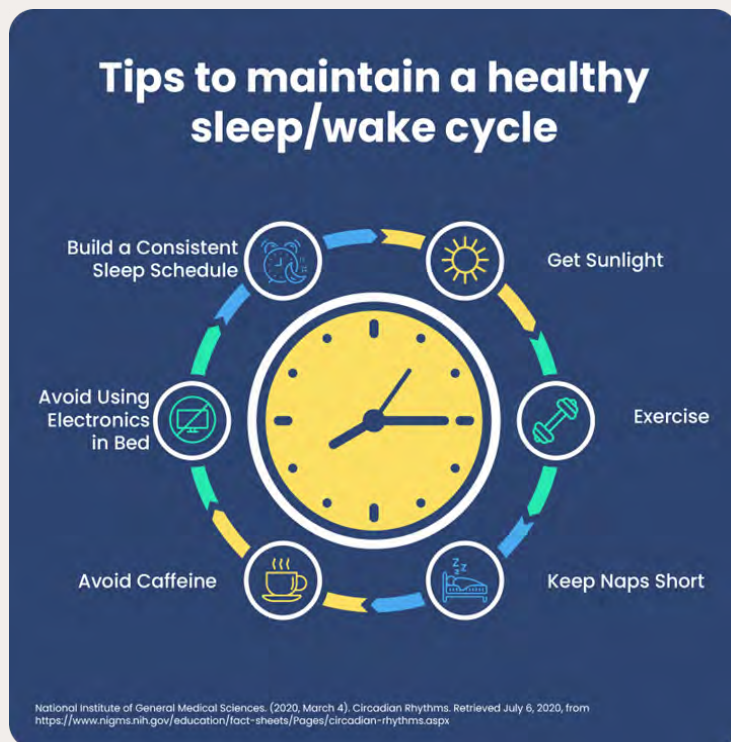
number. The color-coding indicates whether your BMI is classified as healthy, overweight, or obese.

For example, a person who weighs 160 pounds and is 5 feet 4 inches tall has a BMI of 27 and considered overweight (yellow zone).

WEIGHT lbs	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200	205	210	215
kgs	45.5	47.7	50.0	52.3	54.5	56.8	59.1	61.4	63.6	65.9	68.2	70.5	72.7	75.0	77.3	79.5	81.8	84.1	86.4	88.6	90.9	93.2	95.5	97.7
HEIGHT in/cm	Underweight				Healthy				Overweight				Obese				Extremely Obese							
5'0" - 152.4	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
5'1" - 154.9	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	36	37	38	39	40
5'2" - 157.4	18	19	20	21	22	22	23	24	25	26	27	28	29	30	31	32	33	33	34	35	36	37	38	39
5'3" - 160.0	17	18	19	20	21	22	23	24	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
5'4" - 162.5	17	18	18	19	20	21	22	23	24	24	25	26	27	28	29	30	31	31	32	33	34	35	36	37
5'5" - 165.1	16	17	18	19	20	20	21	22	23	24	25	25	26	27	28	29	30	30	31	32	33	34	35	36
5'6" - 167.6	16	17	17	18	19	20	21	21	22	23	24	25	25	26	27	28	29	29	30	31	32	33	34	34
5'7" - 170.1	15	16	17	18	18	19	20	21	22	22	23	24	25	25	26	27	28	29	29	30	31	32	33	33
5'8" - 172.7	15	16	16	17	18	19	19	20	21	22	22	23	24	25	25	26	27	28	28	29	30	31	32	32
5'9" - 175.2	14	15	16	17	17	18	19	20	20	21	22	22	23	24	25	25	26	27	28	28	29	30	31	31
5'10" - 177.8	14	15	15	16	17	18	18	19	20	20	21	22	23	23	24	25	25	26	27	28	28	29	30	30
5'11" - 180.3	14	14	15	16	16	17	18	18	19	20	21	21	22	23	23	24	25	25	26	27	28	28	29	30
6'0" - 182.8	13	14	14	15	16	17	17	18	19	19	20	21	21	22	23	23	24	25	25	26	27	27	28	29
6'1" - 185.4	13	13	14	15	15	16	17	17	18	19	19	20	21	21	22	23	23	24	25	25	26	27	27	28
6'2" - 187.9	12	13	14	14	15	16	16	17	18	18	19	19	20	21	21	22	23	23	24	25	25	26	27	27
6'3" - 190.5	12	13	13	14	15	15	16	16	17	18	18	19	20	20	21	21	22	23	23	24	25	25	26	26
6'4" - 193.0	12	12	13	14	14	15	15	16	17	17	18	18	19	20	20	21	22	22	23	23	24	25	25	26



Figure 5. Tips for Healthy Sleep



This guide is for educational purposes only. Your own doctor is the best source of information for your individual health situation and needs.

**Action Steps – Wellness and Disease Prevention**

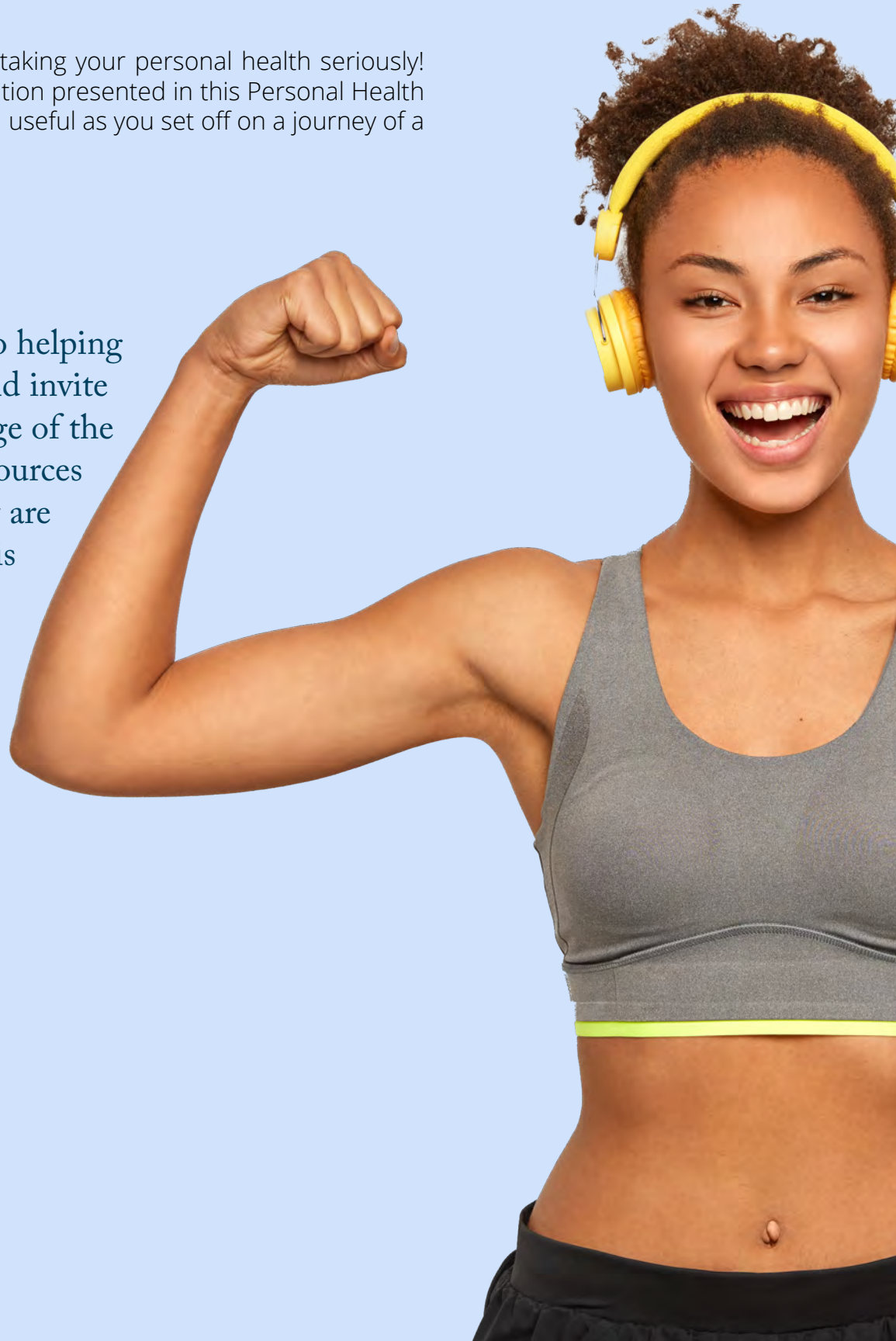
- Identify one or two habits or wellness behaviors that you can start today and stick to – behavior change is hard – don't try and change too much at one time. Small changes, e.g. walking an extra 15 minutes per day, that you can actually stick to can make a big difference down the road.
- Record your successes and the steps you take to improve your daily dietary, fitness and wellness habits in Personal Health Journal.



# OFF ON Your Journey

We congratulate you on taking your personal health seriously! We trust that the information presented in this Personal Health Roadmap guide has been useful as you set off on a journey of a healthier you.

**At PALIG,**  
we are committed to helping you in your quest and invite you to take advantage of the many additional resources available to you that are cited throughout this guide.



# References and Resources

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### ABOUT PALIG

Pan-American Life Insurance Group (PALIG), a leading provider of life, accident and health insurance throughout the Americas that has been delivering trusted financial services since 1911. The New Orleans-based Group is comprised of more than twenty-member companies, employs more than 2,100 worldwide and offers top-rated individual and/or group life, accident and health insurance, employee benefits and financial services in 49 states, the District of Columbia (DC), Puerto Rico, the U.S. Virgin Islands, and throughout Latin America and the Caribbean. The Group has branches and affiliates in Costa Rica, Colombia, Ecuador, El Salvador, Guatemala, Honduras, Mexico, Panama, and 13 Caribbean markets, including Barbados, Cayman Islands, Curacao and Trinidad and Tobago.

   | [palig.com](https://www.palig.com)

For more information, visit the Pan-American Life website at [palig.com](https://www.palig.com), like us on Facebook [@PanAmericanLife](https://www.facebook.com/PanAmericanLife), follow us on Twitter [@PanAmericanLife](https://www.twitter.com/PanAmericanLife), and connect with us on LinkedIn at Pan-American Life Insurance Group.

People you can trust  
*for life*

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