

Med-Sense Guaranteed Association

JOURNAL

Inside This Issue

- Recognizing Jaundice: Signs That Your Liver Isn't Delivering
- Emergency Roadside Assistance Member Benefit
- 5 Home Maintenance Tips: What Don't Do Can Cost You
- Annual Member Proxy
- MSGA Gifts & Scholarships





Recognizing Jaundice

Signs That Your Liver Isn't Delivering

(NIH - News In Health) Some babies have a yellowish tint to their skin or the whites of their eyes right after birth. This is called jaundice. It can happen to adults, too. For adults, it can be a sign of a serious health condition.

Your liver helps rid your body of natural waste products and other harmful substances. If something interferes with this process, toxic compounds can build up in your body.

Jaundice happens when you have too much of a compound called bilirubin. Bilirubin forms when your body breaks down old or damaged red blood cells. The most common symptom is a yellow tint to your skin, the whites of your eyes, or the inside of your mouth. You may also have dark urine or pale stools.

Babies become jaundiced when their livers can't break down all the bilirubin that is produced the first few days after birth. Jaundice in babies usually goes away on its own in a week or two.

If it goes on longer than this, they should be evaluated by a doctor.

In adults, many health conditions can lead to jaundice. One of the more common causes is when bile ducts get blocked. Bile ducts drain bilirubin from the liver into the intestines. They can get blocked by hard, pebble-like pieces of material that form in the gallbladder, called gallstones. Gallstones are usually made of bilirubin or cholesterol (a waxy, fat-like substance). Cancers of the bile duct or pancreas can also cause a blockage.

Jaundice can also be a sign of liver disease. Some liver diseases are caused by drinking too much alcohol or taking drugs. Others are caused by too much fat buildup in the liver.

Misusing certain medications, like acetaminophen, can damage the liver and lead to jaundice. So can hepatitis, or inflammation of the liver. Viruses are the most common cause of hepatitis. But the condition can be caused by other things, like toxins and certain diseases.

If a liver disease lasts for only a short time, the liver may be able to heal. But if the disease becomes chronic, meaning it lasts for a long time, it can lead to scarring of the liver. This scarring is called cirrhosis. Cirrhosis can impair the liver's ability to function and may eventually lead to liver failure.

Not everyone who has jaundice has a serious health condition. Some people are born with a condition called Gilbert syndrome. This condition slows the liver's ability to break down bilirubin. It can lead to short periods of high bilirubin levels and, sometimes, jaundice. But it doesn't lead to further complications and doesn't need special treatment.

If you have any symptoms of jaundice, see a health care provider right away. "Your provider will need to do liver tests to figure out what type of jaundice it is," says Dr. David Goldberg, a liver specialist at the University of Miami Health System.

Treatment depends on the cause. Gallstones are most commonly treated with surgery to remove the gallbladder. Liver damage that's caused by medications will often heal once you stop taking the medication. Antiviral drugs can treat hepatitis virus infections. People with a chronic liver disease should limit alcohol use to prevent further liver damage.

Goldberg is one of several NIH-funded researchers studying whether cholesterol-lowering drugs called statins can slow or prevent the progression of liver disease.

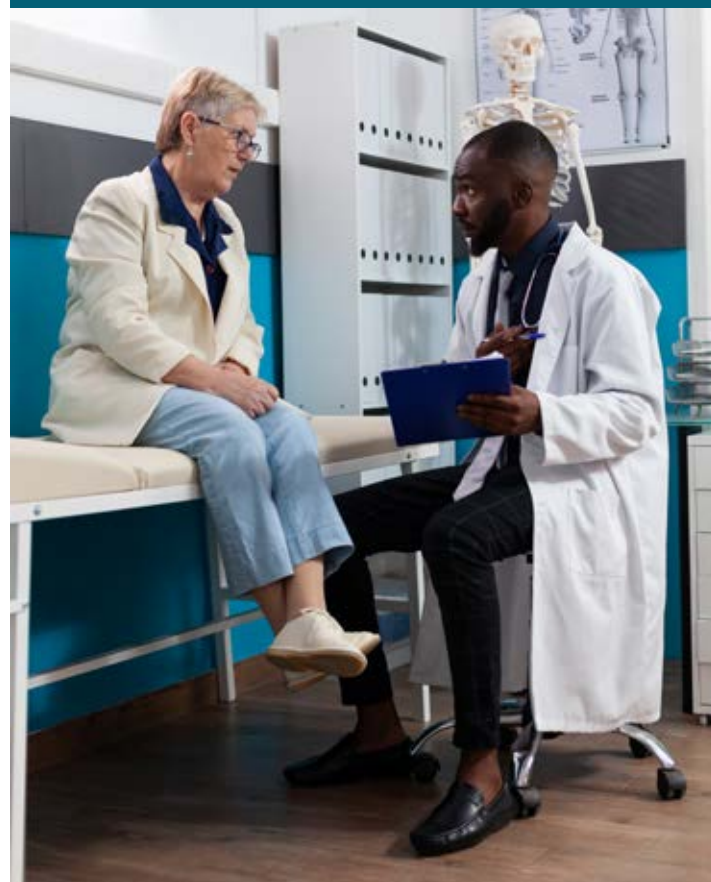
You can take steps to protect yourself from things that damage the liver. See the Wise Choices box for tips on keeping your liver healthy.



WISE CHOICES

Take Care of Your Liver

- **Eat a healthy diet and maintain a healthy weight.**
- **Take steps to prevent hepatitis infections.** Get vaccinated against hepatitis A and B. Always wash your hands after using the toilet, changing diapers, and before and after handling or preparing food. Learn more about viral hepatitis.
- **Limit alcohol use.** Drinking too much alcohol harms the liver.
- **Quit smoking.** You can get free help quitting at 1-800-QUIT-NOW or smokefree.gov.
- **Take medications only as directed.**
- **Tell your provider about all the medicines you take,** including over-the-counter drugs and supplements.



Emergency Roadside Assistance Member Benefit



**Members of Med-Sense Guaranteed Association
have access to 24/7 roadside assistance***

Covered emergencies include:

- Towing
- Flat tire assistance
- Jump start
- Lock-out service
- Fuel delivery service

**Log in to
www.medsensemembers.com
for more details on this member
benefit**

** Activation is required prior to use*

5 Home Maintenance Tips:

What You Don't Do Can Cost You



(BPT) - While home maintenance may seem pricey, being proactive about home upkeep can save more money by preventing expensive repair or replacement costs in the future - not to mention safeguarding against damage to your home. The hard part is knowing how often and what type of maintenance to do, and where to start.

According to State Farm, fall is the perfect time to take care of many jobs, whether by yourself or by hiring professionals. Here are some top maintenance tasks to help protect the largest investment you have - your home.

1. Check your smoke detectors

According to the National Institute of Standards and Technology (NIST), 96% of homes are now installed with smoke detectors. However, nearly 20% of them have non-working smoke alarms. The NIST estimates that if every home had working smoke alarms, deaths from U.S. residential fires could drop 36%. Why aren't these smoke detectors working? Primarily missing or dead batteries. Smoke detector batteries need to be replaced at least annually, not just when they chirp. The average claim from a home fire according to State Farm is \$57,000. So buy some batteries, and replace those old ones.

2. Trim your trees

Little known fact, you're responsible for the damage if a tree on your property falls on a neighbor's house. Or if a dead branch damages your home, it can result in a homeowner's insurance claim, meaning you have to pay the deductible. For peace of mind, trim the trees on your property every fall. Find tips on tree trimming at [StateFarm.com/simple-insights/residence](https://www.statefarm.com/simple-insights/residence). If you prefer hiring a professional, contact your local State Farm agent and they can help you find an arborist with community roots.

3. Check washing machine hoses

Did you know a washing machine hose holds 70 pounds of pressure? If it fails, it can spray 650 gallons of water

per hour into your home. So if you're away for the weekend and a hose bursts, you may open the door to the equivalent of a 20-foot by 40-foot in-ground pool's worth of water, which can damage floors, drywall and personal items. Between June 2021 and June 2022, State Farm paid nearly \$36.7 million to help customers recover from damage due to washing machine hose bursts, with an average claim of over \$12,000. Hose maintenance is easy: Inspect the hot and cold washing machine supply lines monthly, looking for blisters, worn tubing, cracks or loose connections. It's best to replace supply hoses every 3-5 years.



4. Conduct a generator safety check

A portable generator is handy equipment for when the power goes out, and regular maintenance will ensure that it works when you need it. First, always unplug and turn off all power to the generator. Examine the AC wiring and alternator to clear dirt and debris. Inspect the air intake system and replace the air filter. Oil in your generator needs to be changed every 25 hours of running, or one year unused. When you're ready to use the generator, take it outside to a well-ventilated area before starting up. Generators produce carbon monoxide from the exhaust and can cause serious injury or death if used indoors, in a garage (including with open doors) or even on a porch.

5. Maintain your HVAC

One of the most critical items to maintain is your heating, ventilation and air conditioning (HVAC) system. Regular maintenance helps keep the system in working order, extending the life of the system and saving on energy costs. According to HomeAdvisor, replacing an HVAC system costs from \$5,000 to \$10,000. To save money and extend the life of your system:

- **Change air filters regularly.** Set a reminder every few months to replace filters. Dirty filters can impede airflow and make the HVAC system work harder, decreasing efficiency and increasing energy costs.
- **Schedule regular maintenance checks** (spring/fall) from your local HVAC professional. Some HVAC companies and local utilities have service programs where you pay a monthly or annual fee and they will conduct semi-annual maintenance checks. Pros will check the thermostat, clean or replace filters, lubricate moving parts, check refrigerant levels, inspect the condenser and coils and investigate unusual noises. Reach out to your local State Farm agent for a list of reliable HVAC pros.

Take care of your home, so your home can shelter you and your family. These regular maintenance tasks will help reduce the likelihood of unpleasant surprises - and costs - to help give you peace of mind.

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Med-Sense Guaranteed Association will be held telephonically on Wednesday, December 7, 2022 at 12:00 p.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY

Med-Sense Guaranteed Association December 7, 2022 Annual Meeting of Members THIS PROXY IS SOLICITED ON BEHALF OF MED-SENSE GUARANTEED ASSOCIATION

The undersigned member of the Med-Sense Guaranteed Association does hereby constitute and appoint the President of Med-Sense Guaranteed Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of Med-Sense Guaranteed Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors: Don Breckenridge, Bart Bouchein, and John Clark.
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2022

Signature _____

Name (please print) _____

Please date and sign and return promptly to 12444 Powerscourt Drive, Suite 500A, St. Louis, Missouri 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

October 31, 2022



Gifts & Scholarships

What types of scholarships and gifts does MSGA provide?

The value of higher education has never been more significant than it is now. Unfortunately, the cost of higher education has continued to increase year over year, making it difficult for families to afford. We understand and we're here to help. At MSGA, we strive to lessen the financial burden for students and their families by offering educational scholarships to individual members and gifts to nursing schools.

As we continue our commitment to improving member's lives, we continuously look for opportunities to support educational institutions in health, wellness and nursing. Each year, when given the opportunity to further help the community outside of our scholarship program, we provide financial gifts to select charities and nursing schools.

Below is information on our Nursing School Gift Program and the MSGA Scholarship Program.

Nursing School Gift Program

As part of our mission, MSGA has awarded \$15,000 gifts each to St. Johns School of Nursing, the College of Saint Mary College of Nursing and St. Louis University School of Nursing. Since 2015, MSGA has awarded over \$540,000 to nursing schools. These gifts have enabled the chosen nursing schools to provide scholarships to a number of their own nursing students who might otherwise not have been able to complete their studies due to financial constraints.

St. John's School of Nursing is located in Springfield, Illinois and offers upper division bachelor nursing degree programs to those who have already completed their liberal arts and science courses at other institutions. The St. John's School of

Nursing is associated with the Hospital Sisters of St. Francis and offers students hands on experience to accompany their nursing program.

The College of St. Mary, located in Omaha, Nebraska, is a Catholic women's university which has an outstanding nursing program. The College of St. Mary strives to establish a future workforce of compassionate, quality nurses.

Working with St. Louis University, the MSGA Nursing Scholarship Fund was established. The Go Further Scholarship initiative via St. Louis University has a matching program that doubled the impact of the MSGA gifts. Scholarships are awarded to those nursing students who show financial need and academic success.

MSGA Scholarship Program

In addition to the Nursing School Gifting Program, MSGA provided \$2,500 college scholarships to 18 of its members and dependents in the fall of 2022. The MSGA scholarships are available to members and dependents in any field of study. Applications and referral letters were reviewed by our selection committee. The committee looked at community involvement, work history, and overall GPA. In addition, applicants must have demonstrated how the funds would be used to help their academic success.

We are proud to recognize the students who were awarded MSGA Scholarships for the 2022-2023 school year:

- **Olivia Beets** - Texas A&M University
- **Kayley McCalmont** - Abilene Christian University-Texas
- **Rosalin Acosta** - University of Utah
- **Rita Ezenibe** - College of Pharmacy & Health Sciences - Texas Southern University
- **Joel Osho** - Texas State
- **Christiana Toriola** - University of Texas-Arlington
- **Thomas Neale, Jr.** - James Madison University
- **Jacob Davis** - Shelton State Community College
- **Lorie Ass Fisher** - Old Dominion University
- **Oladimeji Olaoye** - Northcentral University - San Diego, CA
- **Dalton Hall** - University of Alabama
- **Adrana Oniovosa** - University of Texas at Austin
- **Alexis Beets** - Tarleton State University
- **Kesiena Oniovosa** - Texas State University
- **Brooke Covert** - Rose-Hulman Institute of Technology
- **Elias Ramirez** - Illinois State
- **Trang Daniel** - Texas Southern University
- **Madison Billings** - Clemson University

For information regarding your membership
and association services, call or write:

**Membership Services Office
Med-Sense Guaranteed Association
12444 Powerscourt Drive
Suite 500A
St. Louis, MO 63131
1-800-992-8044 or (636) 530-7200**

Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.



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