

## Why We Remove Cataracts

### August is Cataracts Awareness Month



Perhaps the first thing you'll notice is a glare from oncoming headlights at night. Usually, a haze surrounds the lights.

Then, you're likely to find reading more challenging. It's harder to see the letters, and they tend to blur together.

This is what happens when you develop cataracts.

A cataract is a clouding of the eye's lens, a clear, soft structure behind the pupil that works much like a camera lens. The top cause of cataracts is aging. In fact, more people over 70 have cataracts than not. Other causes include:

- Genetics.
- Sunlight.
- Metabolic diseases such as diabetes.

- Some medications, including lengthy use of steroids.

When cataracts affect your ability to function, it's time to consider surgery.

Many people think surgeons take the cataract off the eye. Actually, they remove the entire lens and implant a synthetic lens. This new lens includes a prescription, much like eyeglasses. Still, you'll probably need prescription glasses, especially for reading.

In most cases, patients receive a sedative before surgery but remain awake throughout the procedure. Some surgeons give numbing injections around the eye, but anesthetic drops can be used instead.

Once the anesthetic is working, the surgeon makes an incision in the eye to help reach the cataract and implant the new lens. They usually use ultrasound energy to liquefy the cataract-clouded lens. That lets them remove the remains of the lens through a tube in a suction-like process called aspiration.

The painless procedure takes about 15 to 30 minutes per eye. Complex cases are unusual but require more care.

If both eyes have cataracts, you are usually operated on at different times, usually weeks apart. This is done for your safety.

This is done to ensure that the first eye has healed without complications before performing

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surgery on the other eye. Patients go home the same day and wear a patch or shield to protect the eye. Then the eye is examined the next day, a week after the surgery, and a month later.

For more information:

[www.aaopt.org/aaosite/eyemd/cataract.cfm](http://www.aaopt.org/aaosite/eyemd/cataract.cfm)  
<http://concern-eap.personaladvantage.com/logon?target=content&cat=10000006&sub=10001064>



### All About Psoriasis

August is Psoriasis Awareness Month

Psoriasis is a chronic skin disease. It most often first appears between the ages of 15 and 35. Psoriasis affects nearly equal numbers of men and women. In people with this disease, the skin grows too fast. Dead skin cells build up on the skin's surface to form inflamed, thick, silvery scales called plaques. Psoriasis does not spread from person to person. But what causes this disease is unknown.

#### About Your Symptoms

Psoriasis plaques tend to form on the elbows, knees, scalp, navel, arms, or legs. They can be unsightly, painful, and itchy. Plaques on the joints can limit movement. On the fingernails or

toenails, psoriasis can cause pitting, a change in nail color, and a change in nail shape. In some cases, psoriasis also causes arthritis-like symptoms. Symptoms may come and go on their own. Factors such as stress, climate change, infection, and certain medications may cause flare-ups. If symptoms bother you, know that medical treatment can help relieve them. Discuss your treatment options with your doctor.

#### External Medical Treatments

There are many types of external medical treatments. These are used on the outside of your body. Your doctor may prescribe one of many types of topical medications, which are put on your skin. Or, coal tar (a thick black liquid) may be applied. In some cases, the skin may be exposed to a special light in the doctor's office. Or, you can lie in the sun as directed by your doctor. This method is called phototherapy, which can be enhanced with the use of psoralen (a type of medication).

#### Internal Medical Treatments

Internal treatments are taken orally (by mouth) or given by injection. There are a number of oral medications. Your doctor can tell you more about these treatments.

#### Managing Psoriasis

The success of your medical treatment depends on you. When your doctor gives you a treatment plan, ask when you should expect to see results. Then, follow your plan. If your treatment does not work in the expected time, let your doctor know. Psoriasis responds to treatment differently in each patient. So your doctor may need to refine your treatment. If your psoriasis improves with treatment but later worsens, don't worry. Over time, treatments often stop working. Ask your doctor about other treatment options.

#### Psoriasis Self-Care

Follow these steps to help manage your symptoms:

- Take baths to help soak off scales. Use warm, not hot, water. To avoid drying out your skin, limit each bath to about 15 minutes.

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- After you bathe, apply lotion right away, while your skin is damp. Dry skin can make symptoms worse.
- Use a dandruff shampoo to control scalp psoriasis.
- Prevent skin injuries, which can cause flare-ups.
- Manage your stress, and use relaxation techniques.
- Avoid abrasive cleansers, harsh detergents, and household chemicals.

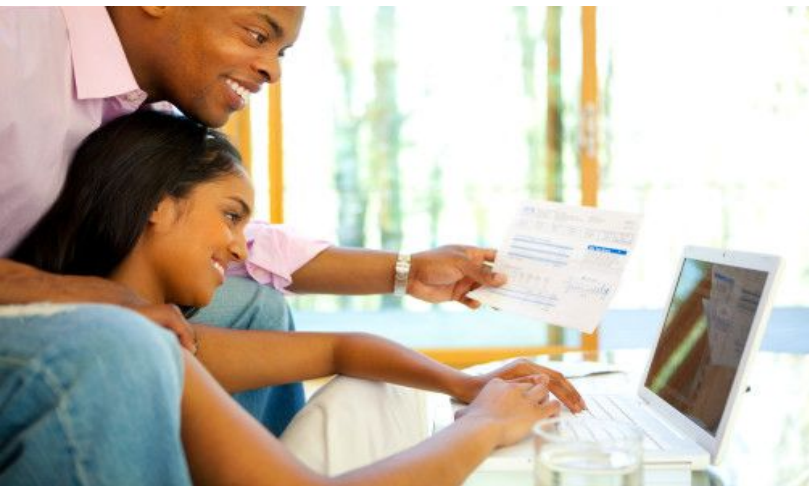
### Getting Good Results

Now that you know more about psoriasis, the next step is up to you. Follow your doctor's treatment plan and self-care routine. Doing so can help you control your symptoms. If your symptoms don't improve or they get worse, call your doctor. Psoriasis can't be cured. But its symptoms can be managed.

For more information:

[www.psoriasis.org](http://www.psoriasis.org)

<http://concern-eap.personaladvantage.com/logon?target=content&cat=10000010&sub=10001463>



## Want to Save Money in a Tough Economy? Go on a Fee Hunt

In the current economy, many Americans are taking extra care to keep their cash and plastic in their wallets. However, the number and amount of fees for all sorts of everyday expenses and items are like an invisible vacuum for nickels, dimes, and dollars that could otherwise be put to better use. The solution? Awareness of where these multitude of fees are utilized, effective planning, scrutinizing of bills and most importantly, comparison-shopping.

Here's a list of fees large and small that you should watch for and stamp out or minimize over the coming months:

**Bank fees:** Let's start with the obvious. Fees at banks and other savings institutions have recently been reported at all-time highs. Bankrate.com reported last fall that ATM surcharges, bounced check fees and monthly service fees all increased from September 2007 to September 2008. ATM surcharges are at a national average of \$1.97, up nearly 11 percent, bounced check fees rose an average 2.5 percent to \$28.95 and monthly account service fees hit \$11.97, up a nickel from 2007. Bankrate also reported that the minimum account balance that customers need to maintain to avoid those fees rose to an average of \$3,461.84, up 4 percent. Also, some banks charge fees for the usage of debit cards, which consumers use to avoid paying credit card fees.

Before vacations and trips to places where your bank doesn't have ATMs, make sure you withdraw the cash you'll need ahead of time, and only for expenses you have planned. Watch your balances like a hawk so you don't risk overdrafts - and remember that signing up for overdraft protection will cost you another fee -- and start comparison-shopping at banks and credit unions for the lowest account minimums to avoid fees. As for debit cards, talk to your bank about any fees they may charge on their debit cards that carry a major credit card logo,

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particularly if there are awards attached to its use.

**Credit card fees:** These can eat you alive. Late fees, processing fees, and surcharges on cash advances are just some of the fees that banks and credit card companies use to increase their revenue. Just as you become more diligent in examining your banking options, apply the same standards to your credit cards.

**Retirement plan fees:** If you work for a company, it makes sense to ask your human resources department how much they're paying in fees to your 401(k) plan manager - or managers. They might not actually know, and that's a good indication that they're not shopping well enough for your plan. It's also important for you to investigate the fees on the retirement money you invest by yourself in IRAs and other brokerage accounts and plans.

In the past months, Congress has held hearings on 401(k) fees and how it's tough for individuals to tell what they're being charged. As investments struggle back, it's appropriate for investors to become better informed about what they're paying to have their money invested.

**Portfolio management fees:** Also known as assets under management (AUM) fees, these are various fees that might be assessed against professionally managed portfolios. It is always important to understand these fees, see how they compare with competing types of portfolios and investments and keep an eye on what triggers them.

**Travel fees:** It will be interesting to see what the travel industry does about the heaps of fees it charges with the slowing economy, but you shouldn't assume you'll get a break if you actually do get to travel this summer. So be vigilant. Check on airline cancellation and change fees. Some airlines still offer liberal and flexible cancellation policies. Others may be more restrictive, yet that may be offset by other considerations.

Pack light so you won't have to pay a second bag fee or an overweight fee for a single bag. Query prospective hotels on all the charges they can potentially tack on to your bill for things you don't plan to use like gym or certain entertainment fees. If you've never done that, it's time to start. Also, check on parking and in-room Internet access fees.

Weigh the cost of travel insurance against potentially pricey cancellation fees and hotel room charges that you'll automatically have to pay if your trip is delayed by weather or an emergency. And make sure you query your rental car company on fees that apply to the places you're going and whether it may be cheaper to rent in town than from the airport.

**Store fees:** Avoid retailers who charge restocking fees, particularly for electronics. And sign up for loyalty programs that not only give you bonus points to use on future purchases but provide you special money-off coupons online, in the mail or at the register.

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