



**BH Wellness**  
...Because good health starts here!

# Newsletter

## Q3 2023



### 6 TIPS FOR A HEALTHY SUMMER

1. Move More, Sit Less!
2. Wear Sunscreen & Insect Repellent
3. Keep Cool in Extreme Heat
4. Eat Healthy Food
5. Choose Your Drinks Wisely
6. Don't Use Tobacco



[Read more...](#)

## DO I HAVE SLEEP APNEA? SCREENING QUESTIONNAIRE

The sleep apnea screener features the STOP BANG questionnaire to help you gauge your risk for sleep apnea. Please write down your answer to each question. Talk to your doctor about the results.

### **S (snore)**

Do you snore?

### **T (tired)**

Do you feel fatigued during the day?  
Do you wake up feeling like you haven't slept?

### **O (obstruction)**

Have you been told you stop breathing at night?  
Do you gasp for air or choke while sleeping?

### **P (pressure)**

Do you have high blood pressure or are on BP medication?

[Read more...](#)



## CURRENT PROMOTIONS

Summer Deals  
Get ready for Back-to-School

Contact us today to find out more!



## UPCOMING EVENTS

Back to School Doc Talk Series

More Info to come  
for August & September



**UPCOMING  
EVENTS**

Visit [bahamahealth.com/bh-wellness](http://bahamahealth.com/bh-wellness) for more details





## CREAMY BROCCOLI-CAULIFLOWER CHICKEN CASSEROLE

### DIRECTIONS

Preheat oven to 375°F. Coat an 8-inch-square baking dish with cooking spray.

Bring an inch or two of water to a boil in a large saucepan fitted with a steamer basket. Add cauliflower and broccoli; steam, covered, until almost tender, about 5 minutes. Transfer the vegetables to a rimmed baking sheet and pat dry. Discard the water and wipe out the pot.

Heat oil in the saucepan over medium heat. Add onion; cook, stirring, until starting to soften, about 3 minutes. Add garlic; cook, stirring, until fragrant, about 1 minute. Sprinkle with flour, salt, and pepper; cook, stirring, for 1 minute. Increase heat to medium-high and whisk in milk and cream cheese. Cook, whisking, until the cream cheese is incorporated and the sauce has thickened, 2 to 3 minutes. Remove from heat and stir in 3/4 cup Parmesan. Add the broccoli, cauliflower and chicken and stir to coat. Transfer to the prepared baking dish. Sprinkle with the remaining 1/4 cup Parmesan.

Bake until bubbling around the edges and lightly browned on top, about 20 minutes.

### INGREDIENTS

- 4 cups cauliflower florets (1-inch)
- 4 cups broccoli florets (1-inch)
- 2 tablespoons extra-virgin olive oil
- 1 cup chopped onion
- 2 cloves garlic, minced
- 2 tablespoons all-purpose flour
- ½ teaspoon salt
- ½ teaspoon ground pepper
- 2 cups reduced-fat milk
- 2 ounces reduced-fat cream cheese, at room temperature
- 1 cup grated Parmesan cheese, divided
- 3 cups shredded or chopped cooked chicken



## LOW SUGAR CARROT CAKE

### INGREDIENTS

- 1 ½ cups all-purpose flour
- ⅔ cup flax-seed meal
- 2 teaspoons baking powder
- 1 teaspoon pumpkin pie spice
- ½ teaspoon baking soda
- ¼ teaspoon salt
- 3 cups finely shredded carrot (about 6 medium carrots)
- 1 cup refrigerated or frozen egg product, thawed, or 4 eggs, lightly beaten
- ½ cup granulated sugar
- ½ cup packed brown sugar
- ½ cup canola oil
- 1 Coarsely shredded carrot



### DIRECTIONS

Preheat oven to 350 degrees F. Grease and lightly flour two 8x1-1/2- or 9x1-1/2-inch round cake pans; line bottom of pans with waxed paper or parchment paper. Grease and lightly flour the waxed paper or parchment paper and the sides of the pans. Set aside.

In a large bowl, stir together flour, flax seed meal, baking powder, pumpkin pie spice, baking soda and salt; set aside. In another large bowl, combine finely shredded carrot, eggs, granulated sugar, brown sugar and oil. Add egg mixture all at once to flour mixture. Stir until combined. Divide batter evenly among prepared pans, spreading evenly.

Bake for 25 to 30 minutes for 8-inch pans, 20 to 25 minutes for 9-inch pans, or until a toothpick inserted near centers of the cakes comes out clean. Cool cakes in pans on wire racks for 10 minutes. Invert cakes onto wire racks. Cool completely.

In a medium bowl, beat reduced-fat cream cheese (Neufchâtel) with an electric mixer on medium to high speed until smooth. Beat in vanilla. Gradually add powdered sugar, beating until smooth. Thaw 1-1/2 cups frozen light whipped dessert topping. Fold about 1/2 cup of the topping into the cream cheese mixture to lighten. Fold in the remaining whipped topping.

Place one cooled cake layer on a serving platter. Top with half of the Fluffy Cream Cheese Frosting. Place the second cake layer atop the frosting; spread with the remaining frosting. If desired, garnish with coarsely shredded carrot.

### FLUFFY CREAM CHEESE FROSTING

- 2 ounces softened reduced-fat cream cheese (Neufchâtel)
- ½ teaspoon vanilla
- ¼ cup powdered sugar
- 1 ½ cups frozen light-whipped dessert topping



## GRILLED ASPARAGUS

### INGREDIENTS

- 1½ pounds thin green asparagus
- olive oil
- salt and pepper
- 1 lemon

### PREPARATION

Trim ends of asparagus as desired and place into a large bowl. Drizzle with olive oil, salt and pepper.

Brush the surface of a cast iron grill pan with oil and place over high heat until very hot. Add as many stalks of asparagus as will fit without touching. Let cook without moving for about 1 minute. Turn stalks over and cook the other side another minute. As asparagus becomes tender, remove to a platter. Repeat with remaining asparagus. Keep in mind that if the stalks are thick, they'll require more cooking time.

Before serving, drizzle the asparagus with a bit more olive oil, and grate the zest of the lemon with a microplane over the top.





# VENDOR LISTING

Present your BahamaHealth card and a valid ID to take advantage of the following discounts exclusively for BahamaHealth members!

## FOOD & DRINK

**BETTER LIVING HEALTH CENTER: 5%**

T: 323-5473 (Balfour Ave & Palm Beach St)

**CLEAN EATS 242: 5%**

T: 434-0055 (Carmichael Road)

**ANJI'S DELIGHTFUL TEAS: 20%**

T: 426-3003 (122 Hampshire Street)

## SUPPLEMENTS

**FITNESS CONNECTION: 10%**

T: 727-1658 (Seagrapes Plaza, Prince Charles Dr.)

**ESSENTIALLY ALKALINE: 5%**

T: 356-3301 (Alexander Street)

**PNC: 10%**

T: 394-2180 (Mall At Marathon)

**ANCIENT CHINESE SECRETS: 7%**

T: 394-1369 (#86 Shirley Street)

**NEW LIFE NATURAL: 10%**

T: 323-0075 (Independence Dr. Business Park)

**DOWN TO EARTH FARMS: 10%**

T: 361-7328 (Cowpen Road)

**SHADDAI HEALTH: 15%**

T: 439-3242 (Park Close)

## SUPPLIES

**QUALITY HOME CENTRE: 10%**

T: 601-7420 (Baillou Hill Road)

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## FITNESS

**EMPIRE FITNESS: 10%**

T: 364-2001 (Seagrapes Plaza, Prince Charles Dr.)

**FIT365: 20% OFF** Membership fee

T: 818-9718 (Carmichael Road)

(Powered by Getfitwithsmith)

## FITNESS GEAR

**SUN TEE: 10%**

T: 393-1004 (#99 East Shirley Street)

## SPA AND WELLNESS

**THE BODY BAR: Ongoing Specials**

T: 467-9630 (Saunders Beach Plaza)

**BAHA RETREAT: 10%**

T: 323-6711 (East Bay Street)

**AMBER SPA: 20% Off everything**

*excluding hair, makeup services, manicures, and pedicures, spa packages and promotions*

T: 363-1218 (Paradise Island)

**WHOLISTIC LIFESTYLE CENTRE: 10%**

**Ongoing Specials**

T: 323-0610 (East Bay Street)

**PARAMOUNT REHAB AND FITNESS:**

**Ongoing Specials**

T: 698-1040 (#97A Thompson Blvd.)

## IMPORTANT NOTICE



The Central Bank of The Bahamas strategizes “to eliminate the use of all domestic cheques by the end of 2024”.  
Don't get left behind!

Presently, BahamaHealth issues all Claim Payments via **Electronic Funds Transfer (EFT)**.  
We encourage all clients to update their payment option by registering for EFT in **3 Easy Steps**.  
We thank you for your continued support and partnership.

BahamaHealth is a division of Family Guardian Insurance Source: centralbankbahamas.com | Press Release Bahamas Cheque Elimination Strategy

Family Guardian Financial Centre | East Bay & Church Streets | T: 242-396-1311 | www.bahamahealth.com

## Electronic Funds Transfer : STEP 1

**Download the Electronic Funds Transfer Form (EFT) from our BahamaHealth website [HERE](#).**

**Get claim payments even easier when you sign up for Electronic Funds Transfer in 3 Easy Steps!**



BahamaHealth is a division of Family Guardian Insurance





# WALK YOUR WAY TO BETTER HEALTH

Walking is a vastly underrated form of exercise. As a sustained (and sustainable) form of physical activity it has the ability to produce lipolysis (a.k.a. the burning of stored fat in the body) and help us, over time, become leaner and fitter. Walking is a great habit to have not just as a means of achieving better long-term physical health but also getting rid of stress and helping the brain function better. Studies have shown that the impact of the foot on the ground activates higher centers of executive function that improve emotional stability, cognitive ability and help maintain the health of the brain and its functions. The Darebee Walking Challenge helps you develop daily habits that will last a lifetime.

## WALKING



Walk Every Day.  
Until The Time Is Up.

30-DAY CHALLENGE @ [darebee.com](https://darebee.com)

1 15 minute walk	2 20 minute walk	3 15 minute walk	4 25 minute walk	5 15 minute walk
6 30 minute walk	7 15 minute walk	8 35 minute walk	9 15 minute walk	10 40 minute walk
11 15 minute walk	12 45 minute walk	13 15 minute walk	14 50 minute walk	15 15 minute walk
16 55 minute walk	17 15 minute walk	18 1 hour walk	19 15 minute walk	20 1h 5min walk
21 15 minute walk	22 1h 10min walk	23 15 minute walk	24 1h 15min walk	25 15 minute walk
26 1h 20min walk	27 15 minute walk	28 1h 25min walk	29 15 minute walk	30 1h 30min walk





# CONTACT INFO



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## Family Guardian Financial Centre

East Bay & Church Streets  
P.O. Box SS-19079  
Nassau, Bahamas

Office Hours: 8:30am - 4:30pm | Monday - Friday

Phone: 242-396-1311

Fax: 242-396-1301/2

Email: [healthinsurance@familyguardian.com](mailto:healthinsurance@familyguardian.com)

## Claims Submission:

[BHClaimSubmission@familyguardian.com](mailto:BHClaimSubmission@familyguardian.com)  
806-HELP / 806-4357

## Billing Queries:

[BHBilling@familyguardian.com](mailto:BHBilling@familyguardian.com)  
814-BILL / 814-2455

## Verifications & Precertification:

[precerts@familyguardian.com](mailto:precerts@familyguardian.com)  
396-1303/4

## BahamaHealth Abaco

Don Mackay Boulevard  
P.O. Box SS-6232  
Marsh Harbour, Abaco

Office Hours: 8:30am - 4:30pm | Monday - Friday

Phone: 242-367-3264

Email: [healthinsurance@familyguardian.com](mailto:healthinsurance@familyguardian.com)

## Claims Queries:

[BHClaimsSupport@familyguardian.com](mailto:BHClaimsSupport@familyguardian.com)  
806-HELP / 806-4357

## Proposal Submission:

[BHBusinessDev.user@familyguardian.com](mailto:BHBusinessDev.user@familyguardian.com)

## Did you get your E-Card?

### About your Group #:

The group number on your BahamaHealth ID card represents all enrolled persons under the given Group Name. It is not specific to you.

### About Your Member ID#:

Your Member ID# is specific to you (the policyholder) and any dependents covered under your policy. This is the number you should provide when contacting BahamaHealth for assistance.

### About Your Pharm/Lab ID:

The Pharm/Lab ID should be used when accessing international Pharmacy and Lab Services.

### Using Your Card:

Always present your BahamaHealth card when accessing health care services. Your insurance card functions like a debit card and your signature is required at all times to verify each transaction.

### Getting Help:

At the back of your BahamaHealth Card you can find contact information for:

- Precertification (obtaining written approval from BahamaHealth before receiving medical treatment)
- Benefit Verification (confirming the benefits available under your plan in real time)
- Claims Submission
- International Pharmacy & Laboratory Customer Service

### Accessing Membership Benefits:

In conjunction with the BahamaHealth Wellness program (BH Wellness) your BahamaHealth card can be used at participating retailers for exclusive member discounts. Be sure to visit our website at [www.bahamahealth.com/bh-wellness](http://www.bahamahealth.com/bh-wellness) or contact your Group Administrator for a list of participating stores and eateries. Your BahamaHealth card must be presented at the time of purchase or service.

