



BH Wellness

...Because good health starts here!

Newsletter Q2 2024



2024 Theme: Healthy Lifestyles - Mind, Body & Soul

HOW TO TALK ABOUT MENTAL HEALTH WITH YOUR CHILD AND THEIR PEDIATRICIAN

Children, teens and families are navigating difficult times. Sometimes it can be hard to tell whether day-to-day stress is getting the best of us, or when something more serious may be going on. In either case, talking with your child's pediatrician is a great place to start.



What to look for in your child or teen

It's normal for your child to experience difficult thoughts, feelings and emotions. When these issues occur more than usual and begin to get in the way of regular functioning, it could be a sign of something more serious.

[Read more...](#)

12 Daily Habits to Help You Get Healthier in 2024

Here, we're talking about small adjustments that benefit every human. With these minor modifications to your daily routine, you can start working toward better health without having to give up a ton of time, money, or enjoyment.

[Read more...](#)



WHAT IS PERIMENOPAUSE?

What is perimenopause?

The time between a person's menstruating years and menopause (when periods end). Perimenopause is different for each person but usually lasts about 5 years..

menstruating years → menopause (when periods end)

Symptoms vary greatly and may include:

- menstrual irregularity
- infertility,
- vaginal dryness,
- hot flashes
- sleep problems.

(Click Image)

UPCOMING EVENTS

Autism Awareness April Doc Talk

Women's Month May Doc Talk

Men's Month June Doc Talk



Catch up on our most recent wellness webinars

@FAMGUARDGroupofCompanies





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Healthy Recipes



HEALTHY VEGAN

VEGETABLES

PROTEIN PLAN

INCREASE YOUR WATER INTAKE FOR THE SUMMER MONTHS!

Check out these infusion ideas!

- 1.Strawberry, Lemon, and Basil
- 2.Orange and Blueberry
- 3.Watermelon and Mint
- 4.Citrus and Cucumber
- 5.Strawberry, Lime, and Cucumber



(Click Image for Guide)

HOW TO MAKE PINEAPPLE GREEN SMOOTHIE

This is no ordinary pineapple smoothie. This tropical-flavored drink goes green with a handful of vitamin-rich baby spinach added to the mix. Spinach is an excellent source of folate as well as plant-based iron and vitamins A and C. Combined with chia seeds, which offer omega-3 fats and fiber, this pineapple smoothie will start your day off right.



INGREDIENTS

- ½ cup unsweetened almond milk
- ½ cup nonfat plain Greek yogurt
- 1 cup baby spinach
- 1 cup frozen banana slices (about 1 medium banana)
- ½ cup frozen pineapple chunks
- 1 tablespoon chia seeds
- 1-2 teaspoons pure maple syrup or honey (optional).

SPAGHETTI & SPINACH WITH SUN-DRIED TOMATO CREAM SAUCE

Like canned and fresh tomatoes, sun-dried tomatoes are rich in vitamin C and also provide other vitamins and minerals, like vitamin K and potassium. They are loaded with antioxidants, particularly lycopene, which has been shown to help protect the heart and arteries, lower blood pressure, protect against stroke and lower men's risk of prostate cancer.



INGREDIENTS

- 5 ounces baby spinach, coarsely chopped
- 8 ounces whole-wheat spaghetti
- ½ cup slivered oil-packed sun-dried tomatoes, plus 1 tablespoon oil from the jar
- ½ cup halved and thinly sliced onion
- 3 cloves garlic, minced
- ¼ teaspoon crushed red pepper
- ¼ teaspoon salt
- ¼ teaspoon ground pepper
- 1 cup low-sodium vegetable or chicken broth
- ½ cup sour cream
- ¼ cup grated Parmesan cheese
- 1 tablespoon unsalted butter

DIRECTIONS

Place spinach in a large colander in the sink. Bring a large saucepan of water to a boil over high heat. Add spaghetti and cook according to package directions. Drain the pasta over the spinach; toss to wilt the spinach.

Meanwhile, heat sun-dried tomato oil in a large skillet over medium heat. Add onion and sun-dried tomatoes; cook, stirring, until softened, about 3 minutes. Add garlic, crushed red pepper, salt and pepper; cook, stirring, for 1 minute. Increase heat to medium-high and add broth; cook, stirring, until reduced by about half, about 2 minutes. Stir in sour cream, Parmesan and butter. Add the spaghetti and spinach; toss to coat well.



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Catch up on
our most recent
recipes and health
article on our
wellness page

LEARN NOW >>

Visit bahamahealth.com/bh-wellness for more details

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.)

FIT FAM: \$72 Monthly Membership fee

T: 544-6403 (St. John's College)

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.)

VENDOR SPOTLIGHT!





ARE YOU UP TO DATE ON YOUR HEALTHCARE NEEDS?

This annual physical exam checklist by age will help you keep track.

ANNUAL PHYSICAL EXAM CHECKLIST FOR MALES

Men of every age should undergo a yearly physical exam and talk with their primary care provider about changes to their diet and lifestyle, as well as their sexual and overall health.



Men 20-30+ Years of Age

It's as important for men in their 20s as it is for men in their 30s to ensure they receive yearly physical exams as well as the following tests and immunizations, and into your following years:

IMMUNIZATIONS

- Flu - yearly
- Tetanus booster - every 10 years
- HPV (if under 26 and haven't yet received it)
- Whooping cough (unless you've already received one)

TESTS TO BE COMPLETED AT EACH PHYSICAL

- Cholesterol
- Blood pressure
- STDs (for sexually active men)

TESTS TO BE COMPLETED AT EACH PHYSICAL

- Colorectal cancer
- Cancer
- Prostate cancer
- Type 2 diabetes
- Osteoporosis (for men 50 years and older, unless specified by your provider)

Men 40-50+ Years of Age

Several conditions, such as high blood pressure, can develop in men between 40 and 50 years of age but not show symptoms. Therefore, the following tests and immunizations are important to add for your next wellness exam and your physicals in the following years:

IMMUNIZATIONS

- Shingles - at 50 years of age



Men 50+ Years of Age

The risk of many conditions increases in men aged 50 and beyond. Therefore, it's important to ensure the following are received:

IMMUNIZATIONS

- Shingles (unless you've already received it)
- Pneumonia - at 65 years of age

TESTS TO BE COMPLETED AT EACH PHYSICAL

- Abdominal aortic aneurysm (for men who were previous smokers)
- Osteoporosis (for men with risk factors)





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30 DAY FITNESS CHALLENGE

ALL THE BASICS

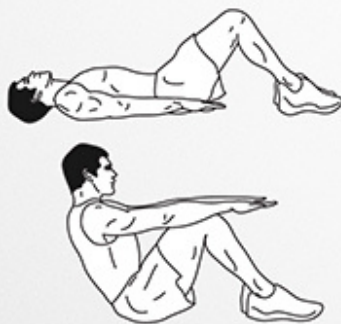
DAREBEE
WORKOUT
@ darebee.com
30 seconds rest
between exercises



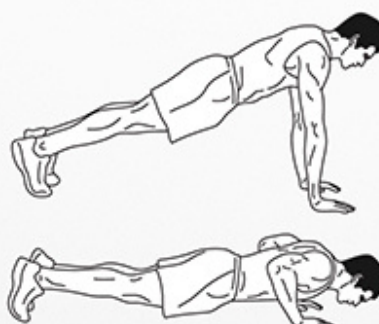
10 lunges
5 sets in total
30 second rest



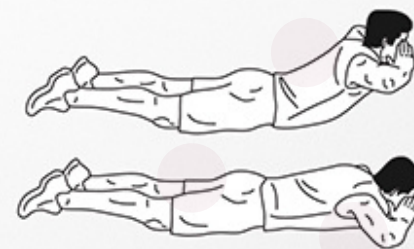
10 squats
5 sets in total
30 second rest



10 sit-ups
5 sets in total
30 second rest



10 push-ups
5 sets in total
30 second rest



10 back extensions
5 sets in total
30 second rest



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INDIVIDUAL HEALTH COVERAGE (AGES 0-17)

BahamaHealth understands the importance of protecting the young gems of your family in as many ways as you can. Life can be unpredictable, but you can feel good about their health plan with our customizable individual dependent coverage.



BENEFITS AVAILABLE

- Individual Life and Health Coverage for Children (ages 0-17)
- One Million Major Medical Plan with life insurance coverage for \$10,000 or \$20,000
- Optional Combined Dental and Vision Coverage
 - \$1,500 Annual Dental Benefits with \$1,500 Lifetime Orthodontia plus \$400 Annual Vision coverage.

WHAT YOU NEED TO KNOW

There is **no obligation** for a parent/ guardian to purchase additional coverage for themselves solely to insure a dependent. Your child(ren) can be covered independently. Our professional sales representatives are happy to assist you in selecting a package from our suite of products.

CONTACT US TO APPLY NOW:

📞 1-242-396-1350 OR
BHBusinessDev.user@familyguardian.com

🌐 www.bahamahealth.com

📍 BahamaHealth
Family Guardian Financial Center
East Bay & Church Streets
P. O. Box 55-19079
Nassau, Bahamas



BahamaHealth is a Division of Family Guardian Insurance

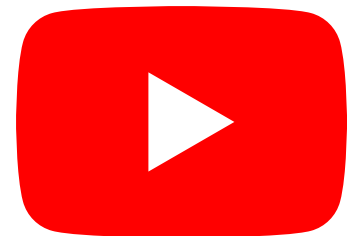


Do Everything You Need
with our new Health Portal

- ✓ Self-service & user friendly
- ✓ Accessible 24/7
- ✓ On-line claim submission & status tracking
- ✓ On-line enrollment
- ✓ Manage profile updates
(Student Status, Adding/Removing Dependents, Updating Contact Information, etc.)
- ✓ Download your E-Card, EOBs, and more!



Scan here for BH PulsePortal



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(242) 396-1311



BAHAMAHEALTH.COM

Visit bahamahealth.com/bh-wellness for more details



March 26, 2024

Dear Valued Client:

Re: Elimination of Credit Card Authorization Payment Method

There will be a change to the processing of debit and credit card transactions at all Family Guardian Insurance Company Ltd. point-of-sale terminals in compliance with a new mandate issued by Visa. Effective April 30, 2024, we will no longer be able to process premium transactions by manually entering (key-entering) your credit or debit card number. All manual attempts will result in a declined transaction.

If this is currently your preferred payment method for BahamaHealth premiums, we request that you register for our e-commerce platform FG PayGuard at <https://payguard.familyguardian.com/> on or before April 30, 2024.



FAMILY GUARDIAN
INSURANCE COMPANY

FG PAYGUARD...

The **Safe, Secure & Convenient** Way
To Make Your Payments!

- Electronic payment portal
- Conveniently located on our websites
- Pay premiums for life & health insurance, general insurance and mortgage
- Add to your annuities
- Use any MasterCard, Visa Debit, Credit or Prepaid Card
- Registration is quick & easy
- Receive a receipt online

FG PayGuard

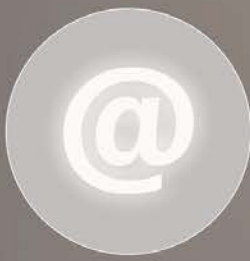


NEW FEATURES & BENEFITS

With our recent upgrades to the payment portal you will be able to:

- ✔ View the name of the Policy Owner
- ✔ See the premium amount attached to the policy
- ✔ View your Policy Loan Balance or APL (Automatic Premium Loan) Balance
- ✔ Select the type of payment you want to make - premium, loan, or apl
- ✔ Review your Policy Status - whether your policy is in benefit or not
- ✔ See your Policy Plan (type of policy you purchased)
- ✔ Determine your Payment Frequency - monthly, semi-annually, annually

Family Guardian Financial Centre East Bay & Church Streets, Nassau, Bahamas
242-396-1311 | www.bahamahealth.com | bhbilling@familyguardian.com



CONTACT INFO



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Family Guardian Financial Centre

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

Office Hours: 9:00am - 5:00pm | Monday - Friday

Phone: 242-396-1311

Fax: 242-396-1301/2

Email: healthinsurance@familyguardian.com

Billing Queries:

BHBilling@familyguardian.com

814-BILL / 814-2455

Verifications & Precertification:

precerts@familyguardian.com

396-1303/4

Client Care:

BHClient.Relations@familyguardian.com

807-CARE / 807-2273

Claims Submission:

BHClaimSubmission@familyguardian.com

806-HELP / 806-4357

Claims Queries:

BahamaHealthClaims@familyguardian.com

806-HELP / 806-4357

Proposal Submission:

BHBusinessDev.user@familyguardian.com

Download your E-Card via the BH Pulse Portal

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 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.

