

# INSURANCE ADVISOR

Spring 2007



## Dairy in the Media

Recently, a lot of media attention has been focused on the anticipated threshold milk price increase. To help maintain a positive image for dairy farmers and dairy products, dairy checkoff's farmer spokesperson network is continuously working in full swing. With consumer-tested messages and trained spokespersons in each of the media markets, dairy farmers are able to get the correct information out to consumers directly. In addition, dairy checkoff is continuing to partner with cooperatives, farm bureaus, and the department of agriculture to ensure that everyone is speaking with the same voice. If you are contacted by the media for a comment, or want to be trained as spokesperson, contact Melissa Osgood at the American Dairy Association and Dairy Council (315-472-9143).

**Mission:**

*To provide access to innovative, quality insurance programs for farmers in production agriculture and ag-business, resulting in economic value.*

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## Message from the President: Spring is Here!

Spring is here, and the growing season will soon be in full swing. Agri-Services Agency (ASA) is also in a "growing season."

In our last newsletter, I emphasized the importance of growth to our programs and the members we serve. Our long-term success depends on our ability to find opportunities that bring overall growth to our business. I'm pleased to share with you some exciting news about a new initiative just launched. Farmers' Health Cooperative of Wisconsin (FHCW) is a new health purchasing cooperative that provides Wisconsin farmers and agri-businesses a new choice in healthcare. ASA is pleased to have been named the administrator of the health plan for the new cooperative.

FHCW was made possible through the continued efforts of the Wisconsin Federation of Cooperatives, Dairy Farmers of America, Governor Doyle, Senator Kohl and other federal and state legislators.

Through FHCW, farmers and agri-businesses in the state now have access to quality health insurance programs and services at competitive prices.

ASA continues to look for similar opportunities that will bring value to members and growth to our business. Watch for updates on our progress in future editions of this newsletter.

On behalf of everyone at ASA, I'd like to say "thank you!" for your continued business. Remember, we're here to serve you! If you have questions regarding your insurance coverage, or would like a quote, please contact the **Customer Service Center at 1-800-654-8840.**

Max Gannon  
President, Agri-Services Agency

### Power Take-Off Protection & Tractor Safety Tips!

See page 3 for tips & techniques on how to keep you & your employees safe this spring!



# Do You Take Blood Pressure Medications

## Safe, Effective Low Cost Options

By Dr. Joel Owerbach

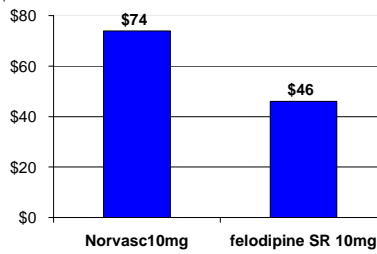
Are you taking a blood pressure medication? If so, you're not alone; millions of Americans have high blood pressure and many are able to treat it with lifestyle changes and in some cases, medication.

It's no secret that medications can be expensive, so it's important to know your options. There are many medications that can be used to treat high blood pressure, and costs vary.

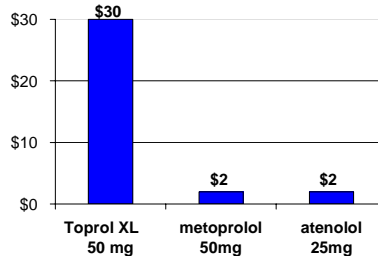
There are several classes of medications used to lower high blood pressure; the five most common drug classes are: calcium channel blockers, beta-blockers, angiotensin converting enzyme inhibitors often called ACE inhibitors, angiotensin II reuptake inhibitors referred to as ARBs, and diuretics. The drug class names can be confusing, but what's important to remember is that medication within a drug class works differently from those in another class. In other words, calcium channel blockers may work in your body differently than beta-blockers. Also, some people may need to take more than one blood pressure medication to lower their blood pressure to a recommended level. When considering your medication options, be sure to review options within the same drug class, and talk with your doctor about the most safe, effective, and affordable choice.

The following charts list medications that have proven to be safe, effective, lower cost options within each drug class.

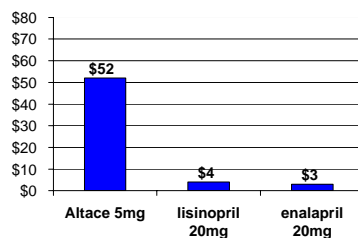
If you're taking a calcium channel blocker like Norvasc®, consider a generic alternative called felodipine.\*



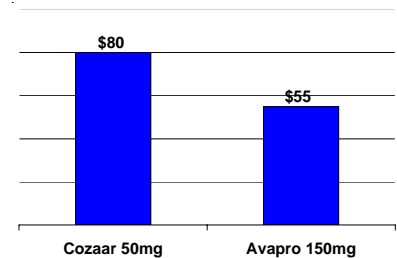
If you're taking a beta-blocker like Toprol XL®, consider the generic medications metoprolol or atenolol.\*



If you're taking an ACE inhibitor like Altace®, consider generic medications lisinopril or enalapril.\*



There are no generic medications currently available in the ARB drug class. However, if you're taking an ARB like Cozaar®, consider Avapro® – it's less expensive and in many cases, you'll get the same result.\* Avapro is also included in the Half Tablet Program – you may save even more.



There are many choices when it comes to selecting a blood pressure medication that's right for you, and it's a decision that only you and your doctor can make.

\*Prices are listed per month and are based on the average wholesale price and nationally recognized sources. Please note that prices are subject to change.

**Joel Owerbach, Pharm. D., is vice president and chief pharmacy officer at Excellus BlueCross BlueShield.**



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Visit [www.excellusbcb.com](http://www.excellusbcb.com)  
for more cost-saving tips  
that could save you money  
on prescription purchases



# Workers' Compensation Safety Tips: Power Take-Off Protection & General Tractor Safety

According to the National Safety Council, half of all fatalities on a farm involve a tractor. The top three causes of tractor-related deaths on farms are from either a rollover, a runover or power take-off (PTO) entanglement. Additionally, there are many more farmers that are injured annually from these types of accidents or lose an extremity in a PTO accident. Studies show that in more than 90% of the cases, the situation could have been avoided if the operator had observed a few simple safety rules.

Common sense, the use of safety devices and following general safety guidelines can prevent many injuries and accidents. Following are some recommendations from the New York Center for Agricultural Medicine and Health (NYCAMH) to increase safety and reduce tractor accidents and injuries.

## General Tractor Safety

As you begin to ramp up your spring work, keep in mind general tractor safety rules. About half of all tractor fatalities result from a tractor rollover. About the same number of rollovers are to the side as are to the rear. One fourth of farm fatalities result from a tractor runover. Most occur when a passenger falls off, while some happen when the tractor is started from the ground (by-pass starting).

When a rollover accident occurs, the operator that does not have a Roll Over Protective Structure (ROPS) and seatbelt has only a 20% chance of survival. The operator of a tractor equipped with a ROPS, wearing a seatbelt, is 99% likely to be able to walk away from a rollover!

The highest percentage of runover accident victims are children 6 years old



and younger who were riding on the tractor! Starting a tractor from anywhere other than the operator's seat by-passes all the safety features that prevent runover.

The following are some tractor safety tips for you:

- Equip tractors with a ROPS.
- Use tractor seatbelts at all times.
- Institute a "no rider" policy, to eliminate passenger from falling off.
- Start tractors only from the operator's seat.
- Keep guards and shields on tractors and accompanying equipment in place.
- Keep all equipment and tractors well maintained.

## Power Take-Off Protection

Did you know that 87% of all PTO entanglements occur where guards or shields are damaged or missing?

It is very important to observe the following general safety rules when working around PTO's:

- Keep the tractor's master shield and driveline shields in place at all times.
- Maintain and lubricate properly so that rotating shields turn freely.
- Wear close-fitting clothing.

- Stop the engine and be sure the PTO driveline has STOPPED before making adjustments, cleaning or disconnecting PTO driven equipment.
- Turn off PTO before leaving the tractor seat.
- Never allow children to play near the PTO units.

NYCAMH offers an affordable PTO retro-shield that can be used on tractors, which will reduce accidents/fatalities. Please take advantage of this offer. The cost to retrofit a PTO is between \$50-\$100. Please contact NYCAMH directly at 800-343-7527 for more specifics or Lee Hipp, Agri-Services Agency, at 866-827-0207, ext. 5644.

Please take the time this spring season to educate yourself and your employees on tractor and PTO safety. Education and awareness are the first steps in prevention.

The information in this article has been provided by:



Watch for more  
safety tips  
in future issues of the  
*Insurance Advisor*

800-654-8840

Call the Customer Service Center



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P.O. Box 4910  
Syracuse, NY 13221-4910