

Understanding Cholesterol



Cholesterol is a waxy, fat-like substance that is produced by the body and circulates in the blood. Cholesterol plays an important role in keeping us healthy. Our bodies make all of the cholesterol we need. However, we can get cholesterol from what we eat. Cholesterol is only found in animal products, such as meat, poultry, eggs, dairy products, and seafood. When there is too much cholesterol in your body, the excess sticks to the walls of your arteries, which can lead to narrowing of the arteries and heart disease.

Cholesterol Terms

For a better understanding of cholesterol, read the following definitions and guidelines as given by the National Institutes of Health (NIH).

Total cholesterol. This is a measure of the total amount of cholesterol in your blood at a given time. Your total cholesterol level should be less than 200 mg/dL.

LDL cholesterol. Sometimes referred to as bad cholesterol, LDL cholesterol is the main source for plaque buildup and blockages in the arteries. High levels of LDL cholesterol in your blood increase your risk of heart disease. Your LDL cholesterol level should be less than 100 mg/dL.

HDL cholesterol. Sometimes referred to as good cholesterol, HDL cholesterol carries LDL cholesterol from all over your body and brings it back to your liver, where it is excreted. Your HDL cholesterol should be above 40 mg/dL, however, levels of 60 mg/dL and above are considered protective against heart disease.

Triglycerides. These are a type of fat found in your blood used to store excess energy from the food you eat. High triglyceride levels can be caused by excess weight or obesity, physical inactivity, smoking, and drinking too much alcohol. Your triglyceride level should be less than 150 mg/dL.

Improve Your Cholesterol

Many things can affect your cholesterol level, such as age, gender and family history. However, NIH lists the following factors as things you can control:

Diet – Reduce the amount of saturated fat and cholesterol you eat.

Physical activity – Regular physical activity helps you lose weight, but it can also lower your LDL levels and raise your HDL levels.

Smoking – If you smoke, quit. Smoking lowers HDL levels, especially in women, and can increase your LDL levels.


Those with high cholesterol rarely have symptoms. A cholesterol test is the only way to determine if you have this condition. If high cholesterol goes untreated, you have a greater risk of getting heart disease. According to NIH, most adults should be screened for high cholesterol every five years. However, men over 45 and women over 55 should be screened every 1–2 years.* Depending on your results, your doctor can help you lower or maintain your cholesterol levels in order to reduce your risk of developing heart disease.

*For benefit coverage, visit TRICARE's Covered Services page at www.tricare.mil/coveredservices. Ask your doctor for age recommendations and risk guidelines.



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