

The NALC Health Benefit



Vol. 13-6



HB Report



July 2013

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Have a Happy and Safe 4th of July Holiday!



Board of Trustees



Michael J. Gill



Lawrence D. Brown, Jr., Chairman



Randall L. Keller

Director's Report



Happy Birthday America Stay Safe!!

Amusement parks, barbecues, swimming and fireworks! Who doesn't like celebrating summer? Celebrating summer doesn't mean risking your health. The summer can be fraught with dangers if you're not careful.

One of those dangers is drowning. It's a common cause of death in young people. Swimming injuries and death can be prevented by following simply safety rules. These rules apply whether you are at the beach, lake or in a private pool.

When you are at the pool or lake, read all warning and rule signs. Pool or lake rules are there to protect you. The rules prevent accidents.

Look before you leap or dive in. Shallow water, underwater logs or big rocks are all dangerous when you are diving into lakes, rivers or swimming holes. Always check the area and then enter slowly feet first.

Do not go beyond your abilities. Swim where you are comfortable, and never swim alone. Even if a lifeguard is on duty, always use the buddy system.

Fireworks Safety

Fireworks during the Fourth of July are as American as apple-pie, but did you know that two out of five fires reported on that day are started by firewor

If not handled properly, fireworks can cause burns and eye injuries in both children and adults. Make sure that you buy legal fireworks, always make sure you use fireworks outside and tha you have a bucket of water and a hose nearby in case of accidents. Never hold fireworks in your hand.

After the firework displa , children should never pick up fireworks that may be left ove , they may still be active.

LIVE HEALTHY with diabetes



You or someone close to you may have diabetes or be at risk for developing diabetes. You can delay or even prevent the onset of Type 2 diabetes by maintaining a healthy lifestyle. If you have diabetes, there are actions you can take to control it. Work with your doctor to set up a treatment plan that's right for you.

Maintain a healthy lifestyle

- Maintain a healthy weight
- Exercise regularly
- Eat a healthy diet
- If you smoke, quit
- Get an annual flu shot
- Talk with your doctor about getting a Pneumonia Shot

Control your diabetes

- Have a comprehensive exam every year and periodic follow-up as directed
- Have your feet examined every year and know how to care for your feet
- Obtain a dilated retinal eye exam every year to check for diabetic retinopathy
- Get your blood pressure checked at each visit
- Obtain lab tests as directed by your doctor such as blood glucose levels, Hemoglobin A1c, lipid profile and urine protein as directed by your doctor

For more information and resources on diabetes, visit <http://www.nalc.org/depart/hbp/Health/Tools/index.html> or www.diabetes.org.

Get Away without Leaving Town with Yoga, the Natural Stress Reliever

Stressors are everywhere these days. When it's not the economy it's work, teenagers, aging parents, relationship issues...the list doesn't end. It's enough to make you want to pack some bottled water or other beverage of your choice and book a one-way ticket to a deserted island.

Truthfully, you don't have to spend a lot or go very far to disappear from it all. All you really need is to be mindful.

Live the Moment without Stressing Over It

Mindfulness means to become aware of the moment openly, with curiosity and a willingness to accept it for what it is. It's an invitation to stop, breathe, look around and connect with your inner self. This simple exercise is an excellent antidote to our daily stresses and is being used regularly in modern psychology to address health issues, increase attention and focus, and help decrease anxiety and depression. There are several ways to become mindful. Yoga, meditation, art, and spending time with nature are the most commonly prescribed.

What is Yoga?

Yoga is a holistic approach to a healthier life. Through yoga practice, or yoga classes, you will create balance. Your body will gain strength, flexibility and balance. Your mind will be quieted. And your spirit will be lifted. This is done through the performance of poses or "asanas" and the use of a relaxed diaphragmatic style of breathing, resulting in a raspy sound emanating from your throat. Each asana provides a specific physical benefit while the breath helps you to focus inward.

Breathe a Little Easier

There's no doubt that regular yoga practice will rejuvenate and recharge you and allow you to handle the daily stresses more effectively.

Before enrolling in a yoga class, however, do a little research to ensure you find one that works for you. Most studios or health clubs will let you demo a class. Take advantage of this opportunity, as you will need to feel comfortable with the style of yoga, your surroundings, and more importantly, your instructor. You'll find some of the most common styles of yoga in the box on the right.

As with any exercise program, please consult with your physician first. You should also check the credentials of your yoga instructor. And remember to always honor your body. Yoga is not a competitive practice. It is your own path to a healthier, happier, more relaxed you. Life can get crazy at times, but with yoga you can fortify your body, protect your brain against stress, and enjoy the bliss of mindfulness. Namaste.

Different Styles of Yoga:

Hatha

Hatha is a general term encompassing many of the physical types of yoga. Its slow-paced and gentle and a good beginner's class.

Vinyasa

Vinyasa or Vinyasa Flow is a more vigorous style of yoga based on a series of long-held poses in which every movement is matched to the breath and there's a flow from one pose to another.

Ashtanga or Power Yoga

Ashtanga is a fast-paced, intense and physically demanding style of yoga involving constant movement from one pose to the next. It is often called Power Yoga.

Iyengar

Iyengar yoga is meditation in action. Special focus is placed on developing correct body alignment. Standing poses unique to this style of yoga build strong legs, increase general vitality and improve coordination.

Bikram/Hot Yoga

More generally known as Hot Yoga, this style is practiced in 95° to 100° Fahrenheit to allow for loosening of tight muscles and profuse sweating, which is thought to be cleansing.

How Yoga Works on Your Brain

The physical effects of yoga practice are widely known. Its holistic approach helps develop physical strength, increase flexibility and balance as well as induce a meditative state to help calm the mind.

Most recently, yoga has been demonstrated in various randomized studies to improve mood, increase vitality, reduce stress and anxiety and advance mindfulness by increasing gamma-aminobutyric (GABA) levels in the brain - an inhibitory neurotransmitter or chemical messenger with calming properties. Researchers found that yoga practitioners show a significant increase in GABA levels after each session. GABA levels are responsible for regulating excitability in the central nervous system. Lower levels have been linked to anxiety and depression. Higher levels have been linked to an improved quality of life.

Your central nervous system is responsible for integrating, processing and responding to all the information you receive through the senses. The data collected from everything you see, hear, taste, smell, and touch travels through your spinal cord to the brain. The brain assimilates this information and tells the body to react accordingly. For many people the rush of daily life over-stimulates the brain making them feel anxious, frazzled, or unable to relax and concentrate. This state of mind tends to trigger agitated, angry, frustrated responses to daily life challenges. Here is where GABA can help. This inhibitory neurotransmitter can help control a restless, overly excited brain and allow you to evaluate the situation, take a deep breath, and act accordingly without adding more stress to your life.

The sense of wellbeing induced by the mind-body practice of yoga can help you achieve balance and peacefulness as well as enjoy many other physical benefits. But the only way to know what it can do for you is to try it.

This information provides health content designed to complement and enhance your personal health management. It does not provide medical advice or other health services. It is not meant to replace professional advice or imply coverage of specific clinical services or products. The information featured in this newsletter is general in nature and is not a substitute for professional health care. If you have specific health care needs, consult an appropriate health care professional. Please check with your doctor before starting a new exercise program.



THERE ISN'T A GOOD REASON TO AVOID A BREAST CANCER SCREENING

Good Reasons to have your screening:

Time	The whole exam only takes a few minutes.
Discomfort	Many women don't feel any discomfort. Some women only feel a little discomfort that lasts for only a few seconds.
Privacy	During the screening, only you and the technician are in the room.
Cost	The NALC Health Benefit Plan covers certain preventive care, like mammograms, at 100 percent when services are rendered by a PPO provider.

Breast Cancer Facts:

One in eight women will get breast cancer. In fact, breast cancer is the second leading cause of cancer death in women.¹ With numbers like that, every woman should get screened.

The good news is, today there are fewer women dying from breast cancer.² This is likely because mammograms are helping women find the cancer earlier, when it's easier to treat.³

What exactly is a mammogram?

A mammogram is an x-ray of the breast. It checks for lumps or tumors. During a mammogram, your breast is placed between two plates. The plates flatten the breast for a few seconds so the technician can take a quick x-ray. This simple x-ray can spot breast cancer in its early stages, making treatment easier and more successful.

Who should get a mammogram?

- Women age 40 or older. You should have a mammogram every one or two years.
- If you have risk factors. A family history of breast cancer or other factors may mean you need a mammogram – even if you're under 40.

If you have not had a mammogram within the past year, please schedule your mammogram today.

Do a Self Exam

Perform a self-breast exam every month. For information on how to perform a self-breast exam, please visit www.nalc.org/depart/hbp search the Health Center – Health Tools for details on Breast Self-Examination. Remember to tell your doctor if you feel any lumps or changes in your breast.

Where do I get my mammogram?

Start by calling your doctor to schedule your mammogram. If you want to find a PPO provider that offer this service, visit our website at www.nalc.org/depart/hbp and follow these easy steps:

- Click Cigna Healthcare OAP Online Provider Directory
- Fill in these boxes you see on the screen
 - o Check mammography facilities
 - o Enter your full address or city, state, or zip code
 - o Enter the number of miles you want to travel to a facility
- Click Search

If you need help locating a PPO provider please call our toll-free number 1-877-220-NALC (6252). An associate will be happy to help you, 24-hours a day.

¹American Cancer Society

²<http://www.cancer.org/Cancer/BreastCancer/DetailedGuide/breast-cancer-key-statistics>

³<http://www.cancer.org/Cancer/BreastCancer/DetailedGuide/breast-cancer-key-statistics>



Seminar Updates

The 31st National NALC Health Benefit Plan Seminar is fast approaching and is only a few short months away. There are a limited number of guest tickets remaining for the Meet & Greet and the Closing Reception. Submit your registration form as soon as possible especially if you would like to purchase guest tickets. Please pay close attention to the seminar deadlines and do not forget to arrange your Disney Magical Express transportation. We look forward to seeing you in October.

Seminar Hotel Information - Rate Deadline September 18, 2013

The NALC HBP Seminar room rate at the Coronado Springs Resort is \$115 plus tax, per room, per night. You may go online now to <http://www.mydisneymeetings.com/nalc2013/> or call (407) 939-4686 to make your room reservation, reserve Disney's Magical Express (this is cost-free transportation to and from the airport but you must make a reservation), and to explore specially priced theme park tickets.

When making your reservation please mention if you need special accommodations. Disney has a limited number of special rooms available so please make your reservation early.

Please note that these special rates are for reservations received by 5:00 PM (EST) on September 18, 2013. In addition, you will need to make a first night s deposit.

Disney's Magical Express - Deadline 10 Days Prior to Arrival

Disney's Magical Express (DME) is a complimentary airport service between guests staying at a Walt Disney World Owned and Operated Resort Hotels and the Orlando International Airport.

DME also includes complimentary luggage delivery service to the guest room for flights that arrive between 5:00 AM and 10:00 PM. Guests arriving after 10:00 PM on either a scheduled or delayed flight will need to claim their luggage and bring it with them on the motorcoach

Advanced reservations are required to use Disney's Magical Express.

How do you book a DME reservation? You may go online to <http://www.mydisneymeetings.com/nalc2013/> or call (407) 939-4686 to reserve Disney's Magical Express. **NOTE:** room reservations need to be made before a DME reservation can be made.

Prior to arrival at Orlando International Airport

Pre-tagged luggage (United States and Canada). For guests in the United States and Canada, approximately one week prior to departure for Orlando your Disney's Magical Express (DME) booklet with 1 luggage tag per person should arrive at the address provided. The DME luggage tag should be placed on the luggage bag that will be checked at the airport.

NOTE: reservations made less than 10 days prior to arrival will not receive a DME booklet. The guests should collect their own luggage and proceed to the Disney Welcome Center located on the B Side on Level 1.

31st National Health Benefit Plan Seminar Disney Coronado Springs Resort October 20 – 23, 2013

DRAFT SCHEDULE

(Subject to change)

Sunday, October 20

Registration	Noon – 6:00 pm <i>North Registration</i>
Office/Claims Inquire	Noon – 4:30 pm <i>Cancun</i>
Health Fair	Noon – 4:30 pm <i>Coronado L</i>
Meet & Greet	4:30 – 6:00 pm <i>Coronado K</i>

Monday, October 21

Registration	8:00 – 9:00 am <i>North Registration</i>
Continental Breakfast	8:00 – 9:00 am <i>Coronado K</i>
Claims Inquiries/ Vendors	7:30 – 8:45 am 12:00 – 1:00 pm 4:30 – 5:30 pm <i>Cancun & Baja</i>
General Session & Awards Presentation*	9:00 – 10:30 am <i>Coronado L</i>
Morning Break	10:30 – 10:45 am <i>(Outside Coronado L)</i>
Special Training	10:45 am - Noon <i>Coronado L</i>
Luncheon*	Noon – 1:00 pm <i>Coronado K</i>
Training Classes	1:00 – 4:30 pm <i>(See Seminar Badges for Rooms)</i>
Afternoon Break	2:45 – 3:00 pm <i>(Outside Classrooms)</i>

*Awards will be presented during the General Session with pictures afterwards. If you have a guest that would like to see you receive an award they are invited to sit in the back of the room. We will still provide lunch on Monday for Seminar registrants.

Tuesday, October 22

Fun Walk	7:00 – 7:30 am <i>Will begin at Casidas Courtyard</i>
Continental Breakfast	8:00 – 9:00 am <i>Coronado K</i>
Claims Inquiries/ Vendors	7:30 – 9:00 am 12:00 – 1:00 pm 4:30 – 5:15 pm <i>Cancun & Baja</i>
Training Classes	9:00 am – Noon <i>(See Seminar Badges for Rooms)</i>
Morning Break	10:30 – 10:45 am <i>(Outside Classrooms)</i>
Lunch Break	Noon – 1:00 pm <i>(On your own)</i>
Training Classes	1:00 – 4:30 pm <i>(See Seminar Badges for Rooms)</i>
Afternoon Break	2:45 – 3:00 pm <i>(Outside Classrooms)</i>
CLOSING RECEPTION	6:30 – 9:30 pm <i>Location TBD</i>

Wednesday, October 23

Fun Walk	7:00 – 7:30 am <i>Will begin at Casidas Courtyard</i>
Continental Breakfast	8:00 – 9:00 am <i>Coronado K</i>
Claims Inquiries	8:00 – 11:00 am <i>Cancun</i>
Training Classes	9:00 – 9:55 am <i>(See Seminar Badges for Rooms)</i>
Guest Speakers	10:00 am – Noon <i>Coronado L</i>
Morning Break	10:40 – 10:55 am <i>(Outside Coronado L)</i>



**NALC HEALTH BENEFIT PLAN
31ST NATIONAL HEALTH BENEFIT SEMINAR
OCTOBER 20 – 23, 2013
DISNEY'S CORONADO SPRINGS RESORT**

REGISTRATION FEE: \$100.00

Please complete a SEPARATE form for each Registrant

Name: _____ Title: _____

Branch #: _____ Branch City: _____

Number of Years HBR: _____ Number of Seminars Attended: _____

Mailing Address for Confirming Your Registration:

Street: _____

City: _____ State: _____ Zip: _____

Daytime Phone: _____ Home Phone: _____

E-Mail Address: _____

Arrival Date: _____ Departure Date: _____

Guest tickets - (A limited number of guest tickets are remaining.)

Guest tickets must be purchased & payment included with this form (please indicate the # of Guest tickets needed):

_____ Meet & Greet (Sun.) \$45 _____ Cont. Breakfast \$30 (per day) _____ Lunch (Mon.) \$45 _____ Reception (Tues.) \$75

Registration Fee Includes:

- All Seminar Materials
- Health Fair (During Registration)
- Continental Breakfast (Mon, Tues, Wed)
- Sunday Meet and Greet
- Monday Lunch
- Tuesday Closing Reception

Please make the Registration Fee (\$100.00) payable to the NALC Health Benefit Plan. The Registration Fee must accompany this form. (We are sorry, but the NALC HBP cannot accept Credit Card payments for the Registration Fees.)

Mail registration form with your check to:

**NALC Health Benefit Pla
ATTN: 2013 Seminar
20547 Waverly Court
Ashburn, Virginia 20149**

QUESTIONS??? – Please Call (703) 729-8103

Special Dietary Needs (Luncheon): _____

Walk Registration

Join Us for a Fun Walk - Deadline September 1, 2013

Come out and walk! New for the Seminar, this year we will be hosting a Fun Walk. Join us on Tuesday, October 22nd and Wednesday, October 23rd at 7:00am by the Casidas Courtyard. We can all walk together to improve our health and get some fresh air. Don't forget comfortable walking shoes. In addition, you will be entered to win fun prizes for participating in the walk! Please complete the registration form below and mail back to the Plan.

Please check with your doctor before beginning an exercise routine to make sure it is safe for you. If you are not able to walk, we would love for you to join us in the courtyard to cheer on everyone.

You must complete the information below to participate in the walk. The deadline to register for the walk is **September 1, 2013**.

Name: _____

Branch # _____

Waiver and Release:

I wish to participate in the NALC Health Benefit Plan Fun Walk. I understand that submission of the registration form is acceptance of this Waiver and Release and is a prerequisite for participation in this Event.

I agree to assume all risks and to release and hold harmless the NALC, the NALC Health Benefit Plan and the Disney properties.

I acknowledge that I am physically capable of participating in and completing this Event.

Please note the deadline for the Walk Registration has changed. In order to prepare walking packets including information about the health benefits of walking, the registration deadline will be September 1, 2013. You are still welcome to register for the walk after this date but please note that we may not be able to provide you with a walking packet.



Best Article & HBR Awards

Best Branch Newsletter Article Award - Deadline August 15, 2013

Send us your newsletter articles! The Plan will be presenting an award at the Seminar for the best Branch newsletter article. The article can be on Plan benefits, human interest stories about how the HBP helped branch members, or any other health related articles that you feel are of interest to the membership. Please forward a copy of your June or July 2013 newsletter article to: NALC Health Benefit Plan, Attention Beth Morris, 20547 Waverly Ct., Ashburn, VA 20149. The deadline to receive your article is **August 15, 2013**.

HBR Award Certificate - Deadline September 1, 201

If you are planning to attend this year's seminar in Florida and have been the Branch Health Benefit Representative for 10, 20, 30 years or longer and have not received a recognition award at any of our previous HBP Seminars, please fill out the form below and mail it to the NALC Health Benefit Plan Attention: HBP Seminar, 20547 Waverly Ct., Ashburn, VA 20149 by **September 1, 2013** in order to receive an award.

HBR Award Recognition Form

I have been an HBR for 10, 20, 30 years or longer and I will be at the 31st National Health Benefit Seminar in Florida. I have not received a recognition award from the NALC Health Benefit Plan for the years of service indicated below .

Name: _____

Branch: _____

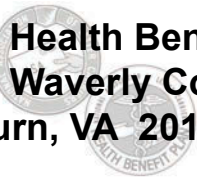
Street: _____

City/State/Zip: _____

Contact number: _____

I have been the Branch HBR for _____ years.

NALC Health Benefit Pla
20547 Waverly Court
Ashburn, VA 20149



The NALC Health Benefit Plan Seminar is fast approaching. Don't forget to mail your registration form as soon as possible.



NALC Health Benefit Pla	1-888-636-NALC
Recorded Benefit Informatio	1-888-636-NALC
Prescription Drug Program	1-800-933-NALC
Caremark SPS	1-800-237-2767
OAP Network Providers	1-877-220-NALC
Precertification	1-877-220-NALC
Fraud Hot Line	1-888-636-NALC
Mental Health / Substance Abuse	1-877-468-1016