

# The NALC Health Benefit



Vol. 13-5



## HBR Report



June 2013

Fredric V. Rolando, President • Brian Hellman, Director  
20547 Waverly Court Ashburn, VA 20149 - 703.729.4677

## The 21st Annual NALC National Food Drive

### We Did Our Part!



### Board of Trustees



Michael J. Gill



Lawrence D. Brown, Jr., Chairman



Randall L. Keller

## Director's Report



### *HAPPY SUMMER DAYS!*

Oh, those bittersweet, days of summer. I can't wait to slather on the sunblock, grab my flip flops and fire up the grill. Notice I said, "Slather on the sunblock"! Using sunscreen regularly is the single most important thing that you can do for your skin. It will help protect you from skin cancer and keep your skin looking young.

I know! I know! You're probably thinking, here he goes again with the sunblock lecture for the summer season....but I find that the summer months can be detrimental to your health.

Summer is an excellent opportunity for us to get outside and increase our activity, but summer holds risks such as heat exhaustion, skin cancer and tetanus. Taking advantage of the summer weather can take a toll on you and your family. So for some of us, the beginning of the summer is a time for thoughtful change.

Now is the time to get ready for a healthy and safe summer!!!

#### **Summer Health Tips:**

- Drink plenty of water; your body needs it to prevent dehydration during the warm summer days. Remember, infants and toddlers can become dehydrated easier than adults.
- Watch the quality of air, if you have asthma or other respiratory issues. Limit your time outdoors on days that have poor quality.
- Take a rest, don't push yourself. Sit in a shady spot.
- Use a good quality sunscreen, and reapply it frequently during the day.
- Wear light, loose-fitting clothes
- Consume alcohol in moderation.
- Check the labels on your medicines for the possibility that they might increase your sensitivity to sun and/or heat.

## Food Drive

### Stamp Out Hunger Letter Carriers Food Drive



On behalf of the National Association of Letter Carriers Health Benefit Plan I would like to send a sincere thank you to the employees here at the plan for the generous support!!! The Plan can always count on their commitment to helping those in need.

Every year the employee's of the NALC Health Benefit Plan make it a top priority of making the Letter Carriers' Food Drive a huge success. This year the Plan set an all time new record of 7,790 lbs.

In addition, NALC Health Benefit Plan would like to express our deepest thanks to Cigna for their generous gift to the 2013 Letter Carriers' Food Drive.





## Wellness

### *The Youth Elixir: Exercise*

Are you concerned that you forgot where you placed your keys too many times this week or that you couldn't recall your sister's-husband's-step-brother's name right after he told you? Have you made an appointment with your doctor to check your memory? Are you afraid you may be feeling the onset of dementia or possibly Alzheimer's Disease (AD)?

If so, it's a very valid concern. Presently one in eight baby boomers in the U.S. suffer from AD and the statistics point to a huge increase in the years to come: nearly 16 million by 2050; that's about one in five of your cohorts. Can anything be done

#### ***Press the Pause Button***

While there is no known cure at the moment, there is something you can do to enhance your memory and thinking abilities now and delay the onset of dementia or AD. Believe it or not, it's not a pill. It's exercise.

#### ***Stop the Rust***

As we age, some loss of memory and cognitive function is to be expected. Our brain, like a car that's been exposed to the elements for a long time, tends to rust from burning too much oxygen. With Alzheimer's, however, the oxidative damage increases beyond what we see in normal aging.

We notice it first in the hippocampus, an area of the brain shaped like a seahorse that is vital to learning, memory and higher thinking. Loss of short-term memory and disorientation are among the first symptoms. Unfortunately, by the time we notice these symptoms, 50-75% of the nerve cells that are important for memory may already be damaged or lost.

#### ***Good for the Body – Great for the Brain***

The good news is that recent studies using mice have shown that short exercise bursts enhanced the animals' thinking process so that those that exercised fared much better than the sedentary ones when tested for learning and recall. This is because –for humans as well as mice– aerobic exercise increases brain-derived neurotrophic factor or BDNF, a molecule that is key to maintaining not just memory, but the ability to plan and juggle several tasks at a time by causing nerve cells in the hippocampus to multiply.



This finding is not to be taken lightly. By increasing BDNF, we're not just helping maintain the memories we already have (long- and short-term), but we're actually capable of making new ones and of learning new things. This is quite revolutionary. And while the body has always known this, neuroscientists are just finding out about it and spreading the word.

### ***Bust a Move – Boost the Mood***

As if improving brain function and memory wasn't enough, BDNF has also been proven to play a role in regulating stress and improving mood disorders. It's actually the best natural antidepressant you can take and one of the best treatments available for most psychiatric problems.

So instead of the medicine cabinet, open your closet, pull out your sneakers, pick up a friend or two and head out for your workout. When you get back with an endorphin-generated smile on your face, sit down to a bowl of berries, the bluer the better. Why? Because antioxidants have also been found to protect the brain from dementia or AD. These wonderful substances, appropriately named, are found in certain fruits and vegetables (berries, kale, chard, spinach, carrots) and protect the body from oxidation (rust) and free radicals that damage or kill cells.

### ***Teaching Old Dogs New Tricks***

A study out of the University of California, Irvine, has shed some light on the significant correlation between brain rejuvenation and antioxidants.

During a three-year period, a group of aged beagles were fed a diet rich in antioxidants. What scientists found was that these dogs not only performed their old tricks better, they actually learned new ones. Again, our friend, BDNF was a contributing factor, acting as a fertilizer to the neurons, helping to make new connections in the brain.

### ***Wellness Habits that Protect Your Brain***

Besides regular exercise and a healthy diet rich in antioxidants, here are other things you can do to feel better, look better and stay sharp in your later years.

- Keep learning (work with puzzles, learn a new language, use your opposite hand)
- Be social – stay in touch with friends, go out and do things
- Don't smoke
- Drink alcohol in moderation (1oz/day for women; 2 oz/day for men)
- Manage stress
- Get a good night's sleep

### ***You Can't Afford Not to Exercise***

If you're thinking: This is all well and good but I'm too old, too out-of-shape, too busy or have too many problems to start an exercise regime, remember that a healthy lifestyle can only enhance your life and that of your loved ones. By staying active and keeping fit you'll not only help prevent physical and mental decline; you'll actually thrive well into your golden years.

**Exercise can be fun if you love what you do**

Consider any type of exercise of low to moderate intensity that increases your heart rate and makes you break out in a sweat, such as:

*Home or gym equipment:*

- Stair climber
- Elliptical trainer
- Treadmill
- Stationary bike

*Playing outdoors:*

- Cycling
- Cross-country skiing
- Tennis
- Basketball
- Skating
- Jogging

*Group fitness classes or other activities:*

- Dance classes such as Zumba
- Kickboxing
- Step aerobics
- Swimming
- Working with a personal trainer

Once you find something you love to do, stick to it. Work out at least for 30 minutes every day. Of course, you should always check with your doctor before starting a new exercise routine.



## Seminar News

### ***Seminar Hotel Information - Deadline September 18, 2013***

The 31st National Health Benefit Seminar will be held at the *Walt Disney World Coronado Springs Resort®* in **Florida**. The dates for the seminar are Sunday, **October 20th** through Wednesday, **October 23rd**.

The NALC HBP room rate 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>Location TBD</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 &amp; 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 &amp; 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>Coronado L</i>
Guest Speakers	10:00 am – Noon <i>(See Seminar Badges for Rooms)</i>
Morning Break	10:40 – 11:55 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 Confirmation Your Registration:*

Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Arrival Date: \_\_\_\_\_ Departure Date: \_\_\_\_\_

*Guest tickets must be purchased and payment included with this form (please indicate the # of 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 Form

### **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 Award

### **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, 2013**

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: HBR 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: \_\_\_\_\_

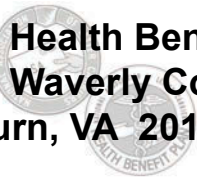
Street: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Contact number: \_\_\_\_\_

***I have been the Branch HBR for \_\_\_\_\_ years.***

**NALC Health Benefit Pla**  
**20547 Waverly Court**  
**Ashburn, VA 20149**



Don't forget to register for the **31st National Health Benefit Seminar** at the *Walt Disney World Coronado Springs Resort®* in Florida.



© Disney

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