



Eugene Education Association

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4J BENEFITS AND WELLNESS NEWSLETTER

Prepared by Julie Wenzl • 541-790-7682 • April 19, 2011 • Issue Number 253

THE TRUE ROLE OF INSURANCE

As the costs of medical care rise and increases in the cost of medical insurance premiums follow, we understandably become frustrated. It seems that we are always falling behind and are destined to never catch up.

It is important to keep in perspective the real purpose of medical insurance. Its intended purpose is not to pay every medical expense within the outlay of a specific and ideally low monthly premium. Its purpose is rather to prevent the economic catastrophe that could occur were it not in place. I have had a number colleagues tell me, 'I always complained about or resented the high cost of our insurance until I had a serious illness/surgery and saw what it would have cost me if I didn't have it.'

While none of us is expected to be happy about the escalating costs of health care and medical insurance, we need to keep in perspective that while escalating premium costs are troubling, until such time as an elemental change in the delivery and funding of health care in the U.S. occurs, we remain protected against the financial disaster that a serious illness, injury, or hospital confinement would otherwise mean. And that really is the purpose served by medical insurance.

EARLY RETIREE REINSURANCE PROGRAM

OEBB recently mailed a notice to members regarding participation in the Early Retiree Reinsurance Program. The ERRP is a federal program that is intended to help employers and plan sponsors continue to provide health care coverage for early retirees and their dependents. The notice you received is one that was written by the federal government

and is required for all participants (i.e., OEBB).

You do not need to take any action and this notification will not change your insurance coverage through OEBB. The ERRP limits the way the funds can be used, and OEBB's application to the program indicated the funds would be used to buy down premium increases in future plan years.

If you'd like additional information, OEBB has a list of Frequently Asked Questions on its website: <http://www.oregon.gov/DAS/OEBB/FAQ/ERRP.shtml>.

DIETARY GUIDELINES

The U.S. Departments of Agriculture and Health and Human Services recently announced new guidelines to help Americans make healthier food choices and confront the obesity epidemic in our country. Because more than one-third of children and more than two-thirds of adults in the United States are overweight or obese, the 7th edition of *Dietary Guidelines for Americans* places stronger emphasis on reducing calorie consumption and increasing physical activity.

Consumer-friendly advice and tools, including an updated version of the Food Pyramid, will be released by the USDA and HHS in the coming months. Some of the key recommendations to help consumers translate the *Dietary Guidelines* into their everyday lives include:

- **Enjoy your food, but eat less.**
- **Avoid oversized portions.**
- **Make half your plate fruits and vegetables.**
- **Switch to fat-free or low-fat (1%) milk.**
- **Compare sodium in foods like soup, bread, and frozen meals – and choose the foods with lower numbers.**
- **Drink water instead of sugary drinks.**

To see the full report, go to dietaryguidelines.gov.

A GOOD GRIND

If you grind your flaxseeds before using them, some of the potentially healthy compounds (notably lignans) in the seeds are more available to the body. Eating them whole increases blood levels of these compounds only slightly – when you eat the seeds whole, some may pass through the body undigested. Flaxseeds also provide heart-healthy omega-3 fatty acids and fiber. Add them to hot and cold cereals, soups, salads, pasta dishes, vegetable stir-fries, muffins, pancakes and breads. They are also a delicious and crunchy addition to nut butters.

The easiest way to grind them is in a food processor or coffee grinder. Because their fats are susceptible to oxidation, store flaxseeds in the refrigerator and grind them shortly before you use them.

ANOTHER REASON TO WALK

Walking can help people maintain or improve memory function, in part by preventing age-related brain shrinkage. In a recent study in the *Proceedings of the National Academy of Sciences*, 120 sedentary people (age 55 to 80) started walking briskly three times a week for 40 minutes or else did yoga and strength training.

After a year, the walkers had an increase in volume of the hippocampus, the part of the brain involved in memory formulation. The other group had a small amount of brain-shrinkage, which is normal with aging. The walking group also showed improvements in spatial memory testing.

NUTRITION POP QUIZ

Coffee drinkers have a lower risk of all but one of these conditions. Which one?

- a) Parkinson's disease
- b) arthritis
- c) kidney stones
- d) type 2 diabetes
- e) gout

According to *Nutrition Action Healthletter*, people who drink either regular or decaf coffee have a lower risk of type 2 diabetes, gout and kidney stones. Lower Parkinson's risk is linked only to

regular coffee. A small number of studies also find that people who consume more caffeine have a lower risk of Alzheimer's and other cognitive decline. The correct answer is b.

AUGUST PREMIUM REMINDER

If you are a licensed employee hired for this school year and your hire date was before November 1, 2010, your insurance benefits will run through August. If you will be taking a leave from 4J or will not be returning (for reasons other than retirement), your last paycheck will be at the end of July. If you currently have a monthly premium withheld from your paycheck, please remember that you can make arrangements to have your August premium spread out over your May, June and July paychecks. This allows you to pay for your benefits with pre-tax dollars, and prevents you from having to take the financial hit all at once.

To make this arrangement, send an e-mail to the Employee Benefits Office (benefits@4j.lane.edu). This e-mail must be sent by May 10, 2011 in order to meet the payroll deadline. There is not a form to fill out, but you must express your wishes in writing to get this set up.

If you're not sure if this scenario describes your personal situation or if you have questions, please contact me. You can reach me by phone (541-790-7682) or e-mail (wenzl@4j.lane.edu).

FASTING CHOLESTEROL BLOOD SCREENING

The 4J Wellness Clinic is open on a first come, first-served basis the first Wednesday of each month, from 7:00 – 8:00 a.m. for a FASTING cholesterol blood draw. The next screening is May 4, 2011.

FASTING means nothing to eat or drink but plain water for at least 10-12 hours. Be sure to keep drinking water – blood draws can be difficult on patients who are dehydrated.

The government recommends that all adults have a cholesterol check once every five years.