



Eugene Education Association

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4J BENEFITS AND WELLNESS NEWSLETTER

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TOBACCO CESSATION

Beginning October 1, 2009, coverage for services promoting tobacco cessation became available through the ODS Tobacco Cessation Program. Coverage includes access to a Quit Coach, who will help you make the right decisions about medications, deal with cravings, develop new thinking skills and learn how to behave differently in situations that used to involve tobacco.

If you enroll in the program, you will have access to:

- 5 Quit Coach initiated support calls
- Unlimited inbound access to support calls with a Quit Coach
- Nicotine patches or nicotine gum
- Medications
- A Quit Guide workbook to help you follow along at your own pace
- Chronic conditions information
- Access to a Web Coach

If your Quit Coach recommends nicotine replacement products (such as the patch or gum), those will be delivered free of charge. If your Quit Coach recommends a prescription medication, normal prescription copays will apply.

There are several different ways to enroll in the tobacco cessation program or to get additional details of the program:

- Call the Quit for Life Program directly at 1-866-784-8454 (5:00 AM – Midnight, Pacific Time).
- Call ODS Medical Customer Service at 1-866-923-0409 and ask for the Free and Clear Quit for Life Program.
- Log onto myODS at <https://www.odshealthplans.com/myODSWeb/>

and click on the Free & Clear link in the my-Health section of the page. There you can find additional information and enroll online.

- To enroll online without logging onto myODS, you can go directly to <http://www.quitnow.net>.

As an OEBB/ODS member, the Quit for Life benefit is free. If you are ready to quit, you may want to take advantage of this confidential program.

PLAN B RETIREMENT

If you are a licensed employee hired on or after July 1, 1998, you are eligible to receive a District monthly Tax Sheltered Annuity (TSA) contribution to the TSA plan of your choice. You will receive the following contribution from the District:

- First year of eligibility - \$50 / month
- Third year of eligibility - \$75 / month
- Sixth year of eligibility - \$100 / month
- Tenth year of eligibility - \$150 / month

You must select a TSA company and set up an account with them. **You must do this before the District can deposit any money into your TSA account.** You can access a list of vendors on the web: http://www.ncompliance.com/guest_employervendors.aspx?EmployerID=12.

Once your TSA account has been set up, the monthly District payment will be retroactive to the first month of eligibility, provided you have submitted a properly completed *Salary Reduction Agreement for 403(b) Tax Sheltered Annuities (TSA)* form (http://www.ncompliance.com/downloads/eugene_sra_admincert.pdf) within three months of your initial eligibility.

You may, but are not required to, deposit additional

money into your TSA account, above and beyond what the District deposits on your behalf. If you would like to do this, you should complete the *Voluntary Contribution* section of the *Salary Reduction Agreement for 403(b) Tax Sheltered Annuities (TSA)* form.

If you do not submit a completed *Salary Reduction Agreement for 403(b) Tax Sheltered Annuities (TSA)* form within three months of your initial eligibility for the District TSA payment, then the District will enroll you in a default account with Valic (which was jointly selected by the District and the Association). In order to activate your default Valic account, you must submit the **Portfolio Director Application** and the **Replacement Form**. If you fail to activate your account and something happens to you, the money set aside in your name reverts to the District – **it is critical that you complete these two forms.**

You will not be allowed to deposit additional funds into the default TSA account. If you later set up your own TSA account, you will be allowed to transfer the money in the default TSA account into the TSA account you select. To do this, you'll need to submit the **Rollover/Transfer out Form**.

AÇAÍ BERRIES

Açaí berries are a grape-like fruit harvested from açai palms in the rainforests of South America. Offers for açai juice and supplements abound, and some manufacturers of açai products claim the berry will help shed pounds, flatten tummies, cleanse the colon, enhance sexual desire, remove wrinkles, lower cholesterol and increase energy. That's quite a berry!

Since açai came on the market, there have been few studies pointing to potential benefits. Like many other fruits, açai berries are high in antioxidants, but there is no scientific basis for the weight-loss claims or any other health claims.

Consumer protection groups and the Better Business Bureau have now come out against açai marketers. Online adds offer “free” trials of açai – all you have to pay for is shipping and handling. The catch is that you have to supply a credit card number, and monthly charges as high as \$90 begin to show up immediately. Thousands of consumers have had trouble stopping the charges, even after they have cancelled their free trials.

There is no magic berry for weight loss or good health. Açai berries could be part of a well-balanced diet of different fruits, vegetables and whole grains, but why pay a fortune for supplements containing them?

CALORIE COUNTS

Wondering how many calories you should take in every day? According to a recent Harvard Health Publication, clinicians use several equations to calculate how many calories a person should eat each day to maintain a stable weight. The most precise ones include height, weight, age, sex, activity level and stressors like an injury or disease. If you want a simple way to estimate your daily calorie target, multiply your weight by:

- **12 if you are sedentary (little or no exercise)**
- **13.5 if you are somewhat active (light exercise one to three days a week)**
- **15.5 if you are moderately active (moderate exercise like brisk walking three to five days a week)**
- **17 if you are very active (vigorous exercise or sports six to seven days a week)**
- **19 if you are highly active (daily vigorous exercise or sports and a physical job).**

For example, a somewhat active woman who weighs 145 pounds needs about 1,950 calories a day (145 times 13.5) to maintain a stable weight.

To lose weight, the experts at Harvard recommend starting by reducing your intake by 250 calories per day. That's one sugared soda and two butter cookies, a two-ounce bag of potato chips or a 20-ounce latte made with 2% milk. If you keep that up for a year, you could shed 20 pounds. If you add in exercise, you could make it 30.