

# The NALC Health Benefit Plan



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## HBR Report



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

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# Director's Report



## Convention Info

### NALC Health Benefit Plan - More Than Just Traditional Benefits

The NALC 70<sup>th</sup> Biennial Convention is just around the corner. Stop by our booth for giveaways or the HBP Plan office for questions.

Join us on Thursday, August 18, 2016 (check the schedule for updated times) for our workshop and learn how to get the most from your health insurance plan. Health Benefit Plan Director Brian Hellman and Plan staff will provide details about the special benefits that the Plan offers on your journey to improving whole health. We hope you will join us as we discuss programs such as, Your Health First, Weight Management, Healthy Rewards, Tobacco Cessation, and Health Risk Assessment (HRA) incentives. Time permitting; we will also help you to become familiar with valuable resources available on the Plan's website at [www.nalchbp.org](http://www.nalchbp.org).

### Convention Blood Drive

The American Red Cross will conduct a blood drive at the Los Angeles Convention Center on Thursday, Aug. 18, 2016 from 8am to 3pm.



To make an appointment, visit [redcrossblood.org](http://redcrossblood.org) and enter sponsor code **NALC16**. (Check the website for eligibility requirements.)



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## ChooseMyPlate

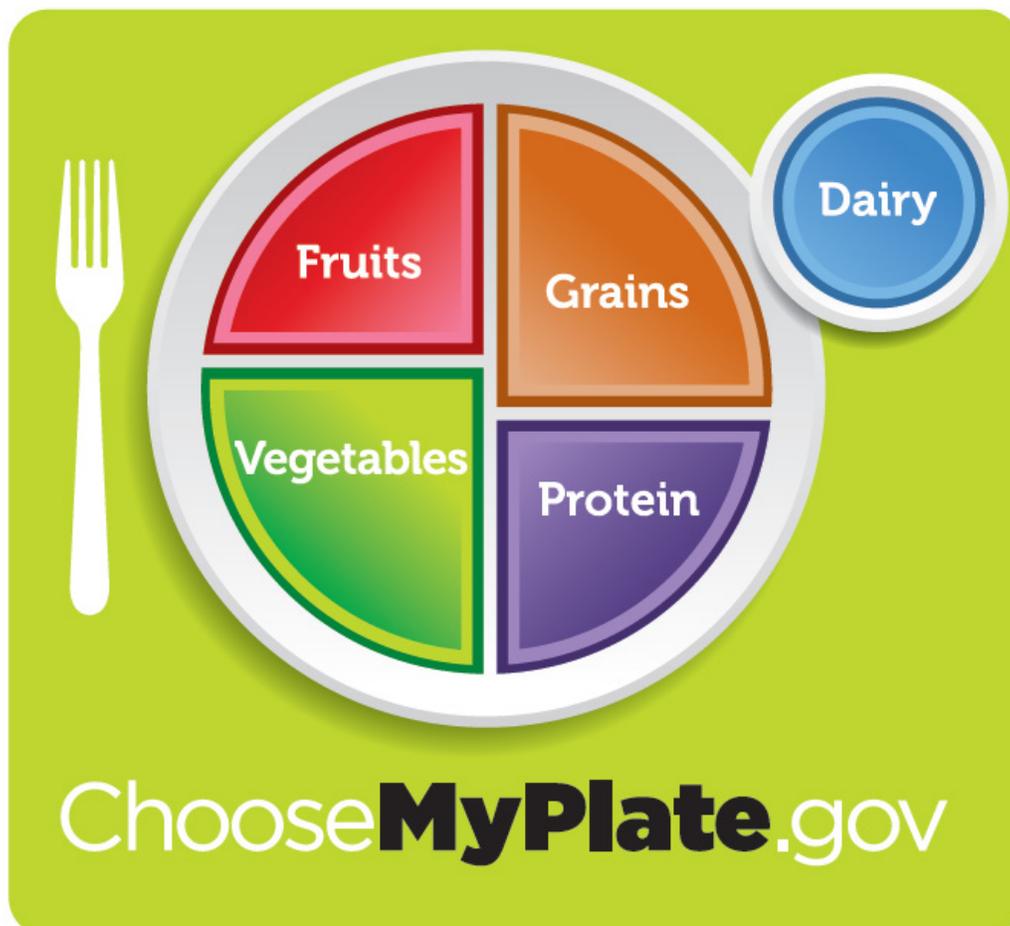
### ChooseMyPlate.gov

The [ChooseMyPlate.gov](http://ChooseMyPlate.gov) website features practical information and tips to help Americans build healthier diets.

[ChooseMyPlate](http://ChooseMyPlate) is a reminder to find your healthy eating style and build it throughout your lifetime. Everything you eat and drink matters. The right mix can help you be healthier now and in the future. This means:

- Focus on variety, amount, and nutrition.
- Choose foods and beverages with less saturated fat, sodium, and added sugars.
- Start with small changes to build healthier eating styles.
- Support healthy eating for everyone.

Eating healthy is a journey shaped by many factors, including our stage of life, situations, preferences, access to food, culture, traditions, and the personal decisions we make over time. All your food and beverage choices count. MyPlate offers ideas and tips to help you create a healthier eating style that meets your individual needs and improves your health.



## ChooseMyPlate

### Eating on a Budget - the 3 P's

#### PLAN

- Plan meals and snacks for the week according to an established budget.
- Find quick and easy recipes online.
- Include meals that will “stretch” expensive food items (stews, casseroles, stir-fried dishes).
- Make a grocery list.
- Check for sales and coupons in the local paper or online and consider discount stores.
- Ask about a loyalty card at your grocery store.



#### PURCHASE

- Buy groceries when you are not hungry and when you are not too rushed.
- Stick to the grocery list and stay out of the aisles that don't contain items on your list.
- Buy store brands if cheaper.
- Find and compare unit prices listed on shelves to get the best price.
- Purchase some items in bulk or as family packs which usually cost less.
- Choose fresh fruits and vegetables in season; buy canned vegetables with less salt.
- Pre-cut fruits and vegetables, individual cups of yogurt, and instant rice and hot cereal are convenient, but usually cost more than those that require a bit more prep time.
- Good low-cost items available all year include:
  - o Protein — beans (garbanzo, black, cannellini)
  - o Vegetables — carrots, greens, potatoes
  - o Fruit — apples, bananas

#### PREPARE

- Some meal items can be prepared in advance; pre cook on days when you have time.
- Double or triple up on recipes and freeze meal sized containers of soups and casseroles or divide into individual portions.
- Try a few meatless meals by substituting with beans and peas or try “no-cook” meals like salads.
- Incorporate leftovers into a subsequent meal.
- Be creative with a fruit or vegetable and use it in different ways during the week.

## FDA's New Food Labels

### FDA Modernizes Nutrition Facts Label for Packaged Foods

On May 20, 2016, the U.S. Food and Drug Administration took a major step in making sure consumers have updated nutritional information for most packaged foods sold in the United States, that will help people make informed decisions about the foods they eat and feed their families.

"I am thrilled that the FDA has finalized a new and improved Nutrition Facts label that will be on food products nationwide," said First Lady Michelle Obama. "This is going to make a real difference in providing families across the country the information they need to make healthy choices."

"For more than 20 years, Americans have relied on the Nutrition Facts label as a leading source of information regarding calories, fat and other nutrients to help them understand more about the foods they eat in a day," said FDA Commissioner Robert Califf, M.D. "The updated label makes improvements to this valuable resource so consumers can make more informed food choices – one of the most important steps a person can take to reduce the risk of heart disease and obesity."

#### Key Updates

#### **The new Nutrition Facts label will include the following.**

- An updated design to highlight "calories" and "servings," two important elements in making informed food choices.
- Requirements for serving sizes that more closely reflect the amounts of food that people currently eat. What and how much people eat and drink has changed since the last serving size requirements were published in 1993. By law, the Nutrition Labeling and Education Act, requires that serving sizes be based on what people actually eat.
- Declaration of grams and a percent daily value (%DV) for "added sugars" to help consumers know how much sugar has been added to the product. It is difficult to meet nutrient needs while staying within calorie limits if you consume more than 10 percent of your total daily calories from added sugars, and this is consistent with the scientific evidence supporting the 2015-2020 Dietary Guidelines for Americans.
- "Dual column" labels to indicate both "per serving" and "per package" calorie and nutrition information for certain multi-serving food products that could be consumed in one sitting or multiple sittings. Examples include a pint of ice cream and a 3-ounce bag of chips. With dual-column labels available, people will be able to easily understand how many calories and nutrients they are getting if they eat or drink the entire package/unit at one time.
- For packages that are between one and two servings, such as a 20 ounce soda, the calories and other nutrients will be required to be labeled as one serving because people typically consume it in one sitting.
- Updated daily values for nutrients like sodium, dietary fiber and vitamin D, consistent with Institute of Medicine recommendations and the 2015-2020 Dietary Guidelines for Americans. Daily values are reference amounts of nutrients to consume or not to exceed and are used to calculate the %DV that manufacturers include on the label.

# FDA's New Food Labels

- Declaration of Vitamin D and potassium that will include the actual gram amount, in addition to the %DV. These are nutrients that some people are not getting enough of, which puts them at higher risk for chronic disease. The %DV for calcium and iron will continue to be required, along with the actual gram amount. Vitamins A and C will no longer be required because deficiencies of these vitamins are rare, but these nutrients can be included on a voluntary basis.
- “Calories from Fat” will be removed because research shows the type of fat is more important than the amount. “Total Fat,” “Saturated Fat,” and “Trans Fat” will continue to be required.
- An abbreviated footnote to better explain the %DV.

The FDA is also making minor changes to the Supplement Facts label found on dietary supplements to make it consistent with the Nutrition Facts label.

Most food manufacturers will be required to use the new label by July 26, 2018. Manufacturers with less than \$10 million in annual food sales will have an additional year to comply with the new rules. The FDA plans to conduct outreach and education efforts on the new requirements.

The iconic Nutrition Facts label was introduced more than 20 years ago to help consumers make informed food choices and maintain healthy dietary practices. In March 2014, the FDA proposed two rules to update the label, and in July 2015, issued a supplemental proposed rule. The Nutrition Facts label regulations apply to packaged foods except certain meat, poultry and processed egg products, which are regulated by the U.S. Department of Agriculture’s Food Safety and Inspection Service.

FDA, an agency within the U.S. Department of Health and Human Services, protects the public health by assuring the safety, effectiveness, and security of human and veterinary drugs, vaccines and other biological products for human use, and medical devices. The agency is also responsible for the safety and security of our nation’s food supply, cosmetics, dietary supplements, products that give off electronic radiation, and for regulating tobacco products.

For more information visit [www.fda.gov](http://www.fda.gov).

Nutrition Facts	
Serving Size 2/3 cup (55g) Servings Per Container About 8	
Amount Per Serving	
<b>Calories</b> 230	Calories from Fat 72
% Daily Value*	
<b>Total Fat</b> 8g	<b>12%</b>
Saturated Fat 1g	<b>5%</b>
Trans Fat 0g	
<b>Cholesterol</b> 0mg	<b>0%</b>
<b>Sodium</b> 160mg	<b>7%</b>
<b>Total Carbohydrate</b> 37g	<b>12%</b>
Dietary Fiber 4g	<b>16%</b>
Sugars 1g	
<b>Protein</b> 3g	
Vitamin A	10%
Vitamin C	8%
Calcium	20%
Iron	45%
* Percent Daily Values are based on a 2,000 calorie diet. Your daily value may be higher or lower depending on your calorie needs.	
	Calories: 2,000 2,500
Total Fat	Less than 65g 80g
Sat Fat	Less than 20g 25g
Cholesterol	Less than 300mg 300mg
Sodium	Less than 2,400mg 2,400mg
Total Carbohydrate	300g 375g
Dietary Fiber	25g 30g

Old

Nutrition Facts	
8 servings per container	
<b>Serving size 2/3 cup (55g)</b>	
Amount per serving	
<b>Calories</b>	<b>230</b>
% Daily Value*	
<b>Total Fat</b> 8g	<b>10%</b>
Saturated Fat 1g	<b>5%</b>
Trans Fat 0g	
<b>Cholesterol</b> 0mg	<b>0%</b>
<b>Sodium</b> 160mg	<b>7%</b>
<b>Total Carbohydrate</b> 37g	<b>13%</b>
Dietary Fiber 4g	<b>14%</b>
Total Sugars 12g	
Includes 10g Added Sugars	<b>20%</b>
<b>Protein</b> 3g	
Vitamin D 2mcg	10%
Calcium 260mg	20%
Iron 8mg	45%
Potassium 235mg	6%
* The % Daily Value (DV) tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.	

New

# Quit For Life® Program



Quit For Life® Program




The FREE Quit For Life® Program helps people just like you. We'll give you the strength and support you need to quit tobacco for good. We understand why you use tobacco. More important, we know how much you really want to quit.

Our Quit Coach® staff will provide a personalized quit plan, along with tips and replacement strategies tailored to your lifestyle. You'll also receive our handy Quit Guide, Text2Quit<sup>SM</sup> messages sent to your mobile device, and online access to Web Coach® so you can track your progress. Nicotine replacement therapy like patches or gum is also included in the FREE Quit For Life Program.

Discover how good freedom from tobacco feels.

1.866.QUIT.4.LIFE (1.866.784.8454)

[www.quitnow.net/nalc](http://www.quitnow.net/nalc)



The Quit For Life Program is brought to you by American Cancer Society and Optum, a leading health services company. The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

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## Healthy Matters to Keep in Mind

### The Link Between Sleep and Health - Fewer Z-z-z-z-z's Could Mean More LBs

Research published by National Heart, Lung and Blood Institute has shown that missing even a few hours of sleep here and there cannot only affect your health but can also have a direct effect on your weight.

#### *Physical Affects*

That's because sleep helps maintain a healthy balance of the hormones that make you feel hungry (ghrelin) or full (leptin). When you don't get enough sleep, your levels of ghrelin go up and leptin go down. This can make you feel hungrier than you really are, which can make you eat more than you need to.<sup>1</sup>

Sleep also affects how your body reacts to insulin, which controls your blood glucose (sugar) level. Not getting enough sleep results in a higher than normal blood sugar level, which may increase your risk for diabetes.<sup>2</sup>

Naturally, sleep affects growth and development. Deep sleep triggers the body to release the hormone that promotes normal growth in children and teens. This hormone boosts muscle mass and helps repair cells and tissues, which is why children and teens generally need more sleep than adults.<sup>3</sup>

Adults need good sleep as well to give the body time to engage in cell regeneration and healing. Sleep also facilitates recovery from injuries more quickly as a result of the benefits it provides to the immune system.<sup>4</sup>

#### *Brain and Mental Health*

Sleep also plays an important role in your brain and mental health. While you're sleeping, your brain is preparing for the next day. A good night's sleep can help enhance learning and problem-solving skills. It also helps you pay attention, make decisions and be creative.<sup>5</sup>

A lack of sleep can alter activity in some parts of the brain that control emotions and behavior. People who don't get enough sleep may have problems getting along with others. They may also feel impulsive, have mood swings, have trouble paying attention, lack motivation or feel more stress.<sup>6</sup>

#### *Dangerous Health Effects*

Sleep deprivation can be dangerous to your health in other ways. This situation is compounded by the fact that some people may not even realize that they are sleep deficient and may still think they can function well even when they can't.

For example, drowsy drivers may think they are capable of driving. Yet studies show that sleep deficiency can affect your ability to drive as much as, or even more than, being drunk. It is estimated that driver sleepiness is a factor in about 100,000 car accidents each year, resulting in about 1,500 deaths.<sup>7</sup>

#### *How Much Sleep Is Enough?*

The amount of sleep you need each day changes over the course of your life. Although sleep needs vary from person to person, the chart below shows general recommendations for different age groups.<sup>8</sup>

## Healthy Matters to Keep in Mind

<b>Age</b>	<b>Recommended Amount of Sleep</b>
Newborns	16–18 hours a day
Preschool-aged children	11–12 hours a day
School-aged children	At least 10 hours a day
Teens	9–10 hours a day
Adults (including the elderly)	7–8 hours a day

### ***Building a Strong Foundation***

Sleep is the foundation of a healthy mind and body. Sleeping well makes us more likely to succeed at our day-to-day tasks enjoy life more. When you get a good night's rest, you prepare yourself for the day ahead. You're much more likely to handle life's challenges with clear eyes and a fresh mind. Make it a priority to get a good night's rest and the benefits will become apparent.

### ***Managing Sleep Naturally***

There are simple things you can do to manage your sleep naturally, without the aid of sleep medication. Here are some tips for getting better sleep<sup>9</sup>:

- Schedule your sleep: set a regular bedtime and wake-up time.
- Avoid caffeine: if sensitive to caffeine, try not to drink it at least six to eight hours before bedtime.
- Start relaxing before bedtime: wind down by taking a bath, reading or listening to music.
- Make your bedroom 100 percent for sleeping: don't pay bills or work in bed, and make your bedroom pleasing and comfortable.
- Exercise regularly: working out may help you sleep but not if done right before bed. (Make sure to talk to your doctor before significantly increasing your activity level.)
- Unplug: for good sleep hygiene, turn off your electronic devices about one hour prior to turning in for the night. Read a book instead.<sup>10</sup>

If these activities don't help, or if you feel tired even when you get enough sleep, see your doctor.

### **Signs & Symptoms of Sleep Problems**

If you have trouble getting your z-z-z's, you're not alone. According to a recent poll, nearly seven out of 10 Americans say they experience frequent sleep problems. Nearly two-thirds say they lose sleep because of stress.<sup>11</sup>

How sleepy you feel during the day can help you figure out whether you're having sleep problems. You might be sleep deficient if you often feel like you could doze off while<sup>12</sup>:

- Sitting and reading or watching TV
- Sitting still in a public place, such as a movie theater, meeting or classroom
- Riding in a car for an hour without stopping
- Sitting and talking to someone
- Sitting quietly after lunch
- Sitting in traffic for a few minutes

## Healthy Matters to Keep in Mind

To find out whether you're sleep deficient, keep a sleep diary for a couple of weeks. Write down how much you sleep each night, how alert and rested you feel in the morning, and how sleepy you feel during the day.<sup>13</sup>

Compare the amount of time you sleep each day with the average amount of sleep recommended for your age group as shown in the chart above. If you often feel sleepy and efforts to increase your sleep don't help, talk with your doctor.

### Resources

[www.liveandworkwell.com](http://www.liveandworkwell.com)

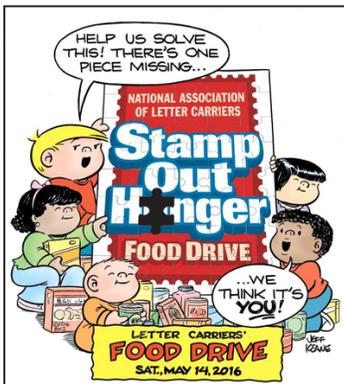
Do a search under "sleep" for access to the Sleep Center where you will find links to useful resources, videos, news and related articles. Ask your health benefits representative for your access code to liveandworkwell.com.

- 1 National Heart, Lung and Blood Institute (NIH), "Why Is Sleep Important," <http://www.nhlbi.nih.gov/health/health-topics/topics/sdd/why>. Accessed June 20, 2015.
- 2 Ibid, NIH, "Why Is Sleep Important."
- 3 Ibid, NIH, "Why Is Sleep Important."
- 4 Terry Crump, Ph.D., Licensed Psychologist.
- 5 Ibid, NIH, "Why Is Sleep Important."
- 6 Ibid, NIH, "Why Is Sleep Important."
- 7 Ibid, NIH, "Why Is Sleep Important."
- 8 National Heart, Lung and Blood Institute (NIH), "How Much Sleep Is Enough," <http://www.nhlbi.nih.gov/health/health-topics/topics/sdd/why>. Accessed June 20, 2015.
- 9 HelpGuide.org, <http://www.helpguide.org/articles/sleep/how-to-sleep-better.htm>. Accessed May 28, 2015.
- 10 Terry Crump, Ph.D., Licensed Psychologist.
- 11 Mental Health America (formerly the National Mental Health Association). "Get Enough Sleep." <http://www.mentalhealthamerica.net/get-enough-sleep>. Accessed April 15, 2015.
- 12 Ibid, NIH, "How Much Sleep Is Enough."
- 13 Ibid, NIH, "How Much Sleep Is Enough."

*The information, advice, treatments and therapeutic approaches in this article are provided for informational and educational purposes only. Consult with your doctor or mental health provider for specific health care needs, treatment or medications. Certain treatments may not be covered under your benefit, so check with your health plan regarding your coverage of services. We do not recommend or endorse any treatment, medication, suggested approach, specific or otherwise, nor any organization, entity, or resource material that may be named herein. Except for Liveandworkwell.com, no other site identified herein is affiliated or controlled by us. You will be subject to the terms of use, privacy terms and policies of any site you may visit.*

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## NALC Food Drive 2016



NALC Health Benefit Plan  
Recorded Benefit Information  
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Precertification  
Fraud Hot Line  
Mental Health / Substance Abuse

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