



your HEALTH *your* WELFARE

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FIRE, FIREPLACE & TREE SAFETY

BENEFITS BLURB - ADDING NEW SPOUSE OR DEPENDENT

7 STRATEGIES FOR A HAPPY HOLIDAY SEASON

NEW PHYSICAL FITNESS GUIDELINES - ARE YOU MEETING THE STANDARDS?

*All this and more
in this month's
newsletter!*

WINTER SAFETY TIPS!

It may feel like a bit of a challenge to stay safe during the Winter but these tips will help you achieve just that!

Bring out your hands! – Avoid keeping your hands in your pockets, as it increases the risk of falling if you were to slip on the snow or the ice.

Mittens vs gloves – Although gloves may look more fashionable, mittens actually keep your hands much warmer. They generate more body heat and keep you warmer than gloves!

Warm up before shoveling – Stretch or walk for a few minutes before heading out into the cold. Not only will you work more efficiently but you will reduce the risk of injury.

Avoid coffee & cigarettes – Both increase your heart rate and may cause your blood vessels to constrict when doing a strenuous activity like shoveling.

Rock salt & kitty litter – Rock salt helps to melt the ice on slippery surfaces and kitty litter will give (temporary) traction when walking.

Warm up before driving off – Just like you should warm your body up before shoveling, you should warm your vehicle up too! Remember to never warm your vehicle up in a closed garage or an area where snow has covered the tail pipe.

Seven Strategies for a Happy Holiday Season



It's here again! The happiest time of the year (for some people), filled with family, friends, food and lots of holiday cheer. The last few weeks of December are usually filled with social and family obligations, planning out what your holiday will look like, whether its staying put or travelling back "home". It also a time where a little indulging occurs (and rightfully so, as you've made it through another year). Here are a few key strategies to help you manage your time, energy, and emotions so that you can really enjoy your Holiday Season!

- 1. Moderate your Expectations** – Many people will run themselves ragged trying to have the most "perfect" Holiday they possibly can. The perfect tree, decorations, gifts and family gatherings. Instead of trying to make every little thing perfect, try by making every moment just right just by being present.
- 2. Be Realistic** – Don't think that just because you were disappointed by something in the past, means it is going to magically change. If you assess what may or may not have happened and change your attitude or belief about what is going to happen or what you expect to happen, then you may be able to achieve a better outcome. If there is something you can actually change, an interaction or even attending or not attending an event, then things may play out differently.
- 3. Manage Family Dynamics** – Logistics can sometimes be very difficult. Plan ahead if you have family coming to stay with you for the Holidays, don't wait until they arrive to plan everything out. Many people want to pick out just the right gift for those that they love and care about. Try to have a realistic attitude and mind set for those that never seem satisfied or appreciative for the gift that you chose for them. It may be smart to create a rule that there should be no

major discussions on topics that have brought up issues in the past during the Holidays. These issues and discussions should be brought up during a more private time.

- 4. Be Realistic About How Much Money You Can Really Spend** – Create a realistic budget and stick to it, plain and simple (although easier said than done). Be creative – handmade gifts are special and thoughtful and cost a heck of a lot less than material items.
- 5. Plan your Partying Ahead** – You may be worried about over doing it with drinking and eating during the Holiday Season. You may be rather disciplined in your every day life but when it comes to Holiday gatherings it is very easy to drop off your once pristine diet and go a bit off the rails. It may be smart to create a plan for yourself on how to indulge without going completely overboard, or create a plan how to immediately get yourself back on track once the Holidays have come and gone.
- 6. Spend Time Alone** – With all the hustle and bustle of the Holiday Season, it is important to take time for yourself and your own needs. Allowing yourself to step away for a moment helps you to maintain perspective.
- 7. Create A Personal Ritual** – It may be nice to find a personal way to express the meaning and significance of the Holiday season to you. Continuing this new ritual yearly would be a nice way to make a new tradition for yourself. You may also wish to include your family and create a new tradition with them as well. Volunteering on Christmas or Christmas Eve is a great way to express the meaning and significance of the season.

Benefits Blurb! *New Dependent or Spouse*



When adding a new dependent or spouse to your insurance plan, you must add them within 30 days of birth or marriage. If you do not add them within 30 days you will have to wait until Open Enrollment which takes place each November. If you wait until November, your new spouse or dependent will not be effective on your plan until the first of the year. For example, if your baby is born in February and you do not add them within 30 days from their birth, you will not be able to put them on your plan until the following



January.

**There are certain cases where special enrollment rights apply. In certain circumstances, enrollment may be extended for a 60-day period. You may wish to review your Summary Plan Description on page 26 or please contact the Health & Welfare Fund at (508) 791-3416 to find out if these rights may apply to you.

Preventative Cancer Screening Guidelines

by Massachusetts Health Quality Partners (MHQP)

ROUTINE CHECK-UPS

- Includes personal history; blood pressure; body mass index (BMI); physical exam; preventative screening; and counseling
- Ages 19-21 years - Annually
- Ages 22-49 years - Every 1 to 3 years depending on risk factors
- Ages 50-65+ years - Annually

COLORECTAL SCREENING

- Ages 19-49 years - Not routine except for patients at high risk
- Ages 50-65+ years - Colonoscopy at age 50 then every 10 years; or annual fecal occult blood test (FOBT) plus sigmoidoscopy every 5 years; or sigmoidoscopy every 5 years

SKIN CANCER

- Ages 19-26 years - Periodic total skin exams at discretion of clinician
- Ages 27-65+ years - Annual total skin exam at discretion of clinician

BREAST CANCER

- Age 27-64 years - Mammography every two years
- Age 50-74 years - Mammography before age 50 done under individual context after discussing risk, benefits and harms
- After age 75 - Discuss benefits and limitations

CERVICAL CANCER

- Ages 21-65 years - Cytology (pap smear) every 3 years OR
- Ages 30-65 years - Cytology with HPV every 5 years

TESTICULAR AND PROSTATE CANCER

- Clinical testicular exam at each health maintenance visit
- Ages 45-50 - Informed decision making regarding PSA screening, depending on risk



New Physical Fitness Guidelines *Any exercise is good*

Move more, sit less and get kids active as young as the age of 3. New Federal guidelines stress that any type and any amount of exercise is helpful for your health.

The Government's physical activity guideline came out a decade ago and this is the first update since then. Over the past decade there has been an increase in evidence to back things that were unknown before, as well as realizing the benefits of exercising. "Doing something is better than nothing and doing more is better than doing something" says a preventive medicine expert.

Shockingly, only 20 percent of Americans get enough exercise now and unfortunately, the childhood obesity epidemic has promoted the push to aim younger to hopefully prevent declining health in the future. The biggest change to these guidelines is to start young! The old guidelines used to begin at age 6, the new guidelines suggest beginning at age 3 and getting three hours of various intensities. Beginning at age 3 kids should be encouraged to get involved in active play throughout their day. These guidelines are consistent with many other countries.

Children ages 6 through 17 should be getting at least an hour of moderate to vigorous activity throughout the day. Most of this activity should be considered aerobic to get the heart rate up. These activities could include brisk walking, running, or riding a bike. They should do this hour of activity at least three times per week. The activities should also include muscle and bone-strengthening which are often achieved when playing sports. One key change in these guidelines is that, it used to be that an aerobic activity should be done for at least ten minutes. Now, it is found even shorter times can be helpful. A short, single episode of activity can give short-term benefits such as lowering blood pressure, reducing anxiety and improving sleep habits.

The new guidelines haven't changed much for adults and they are very similar to those for children ages 6 to 17. The guidelines do suggest that activities should include things that promote balance to help avoid falls. Sitting is found to be especially harmful and is actually considered the new smoking. Whenever you have the chance to get up and move you should do so. Take the stairs instead of the elevator, take a walk on your lunch break, or park a little further away from the store. Although these don't seem all too dramatic, doing something is better than doing nothing at all. Start small and increase your activity over time.

Recipe Corner



Ingredients - 18 cookies (9 sandwiches)

Cookies:

- 3/4 Cup Chopped Semi-Sweet Chocolate
- 1/3 Cup Chopped Unsweetened Chocolate
- 3 Tablespoons Lightly Salted Butter
- 1 Egg, Room Temperature
- 1/3 Cup Granulated Sugar
- 1 Teaspoon Vanilla Extract
- 1/4 Cup All Purpose Flour
- 1/8 Teaspoon Baking Powder
- 1/4 Teaspoon Kosher Salt

White Chocolate Filling

- 2 Cups White Chocolate, Chopped
- 1/4 Cup Mascarpone, Room Temperature
- 1 Tablespoon Dark Rum

Chocolate Drop Cookies with Caramelized White Chocolate Filling

The perfect cookies for Santa!

Directions

1. Cookie Directions - Preheat oven to 350 degrees F.
2. In a metal bowl, combine both chocolates with the butter. Put the bowl over a pot of boiling water for a makeshift double boiler. Lower the heat so the water is hot but not boiling. Stir the chocolate with a plastic spatula, from time to time, until the chocolate and butter melt together. Set aside.
3. In a large bowl, whisk together the egg, sugar and vanilla. Beat until the mixture comes together and becomes a pale-yellow color, about 1 minute.
4. Combine the flour, baking powder and salt in a separate bowl. Sift and add it to the egg mixture. Stir until blended. Using a rubber spatula, add half of the melted chocolate to the batter and gently stir to combine. Add the remaining chocolate and stir again until combined.
5. Drop tablespoons of the cookie batter onto a greased baking sheet or a greased parchment-lined baking sheet. Leave room in between the cookies so they can spread out as they bake. You should be able to drop 18 cookies total, on the baking sheet, depending on their size.
6. Put the baking sheet in the center of the oven and bake for 4 minutes. Rotate the pan halfway and bake for an additional 4 minutes. Remove the pan from the oven and allow the cookies to cool, 10 to 15 minutes, before transferring to a plate.
7. Frosting Directions – Preheat the oven to 250 degrees F. Put the chopped white chocolate into a baking dish, preferably not a metal dish, and melt it in oven. Remove it after about 10 minutes and stir. Put back into the oven and continue to cook until caramelized, about 10 minutes.
8. Meanwhile, whisk together the mascarpone and rum in a small bowl.
9. Add the caramelized chocolate to a medium bowl. Blend in the mascarpone mixture until combined. Refrigerate until the cookies have cooled.
10. Bring the filling to room temperature before spreading it between the cookies to make sandwiches.

Recipe by Alex Guarnaschelli via Food Network

LET'S KEEP YOUR RECORD STRAIGHT.....

Any changes in status need record updating as soon as possible!



This includes: marriage, a new baby, dependent social security numbers, change of beneficiary, new email, addresses and/or phone numbers, divorce, or updating/changing your primary care provider with Blue Cross or Fallon to name a few.

When you keep up-to-date, your service is not interrupted!!

Fire, Fireplace & Tree Safety



Most fire extinguishers work for 5 to 15 years, but if it has been that long you may not remember exactly when you purchased it. You should check the pressure gauge monthly, if its in the green area its functional. If the gauge falls anywhere else, its unreliable and should be serviced or replaced. Older models of fire extinguishers which do not have a gauge should be checked by a professional. Annual servicing for all models of fire extinguishers is beneficial for you and your family's safety. Servicing your fire extinguisher at the same time you change the batteries in your smoke and carbon monoxide detectors would be an easy way to accommodate the task into your safety routine.

Your fire extinguisher should be replaced or serviced if you notice the following:

- It has been used
- The hose or nozzle is cracked, ripped or blocked with debris
- The locking pin on the handle is missing or unsealed
- The handle is wobbly or broken
- The inspection sticker hang tag with a record of check ups and maintenance is missing

As the cold weather arrives you may choose to light a fire in your fireplace or wood stove to create an ambiance of warmth and tranquility. But when doing so, it is important to stay safe. Don't ever use chemicals, fire and chemicals just do not mix! Only start fires by using dry kindling, pine cones or newspaper. The first place to prevent problems with your fireplace or wood stove is your wood selection. Selecting the right wood is key. You should use dry and well-seasoned wood that burns hot and completely enough to ensure that less creosote and carbon monoxide are produced. Keep your fireplace and wood stove clean and always make sure to have a fire extinguisher handy in case of an emergency. As we learned above, make sure it is serviced and working properly!

Everyone loves to decorate their Christmas tree with lights and beautiful ornaments but did you know that trees are

the cause of 13 million dollars annually in property damage. These fires present a real risk to you, your family and friends. A dry tree, a malfunction in your lights and poorly located heating sources can be a deadly combination. Note the following safety precautions to keep you, your family (and tree) safe this Holiday season:

- Fresh trees are less likely to catch fire. Look for a tree with vibrant green needles that hasn't begun shedding yet.
- Place your tree away from heat sources such as fire places, radiators, candles, heat vents and lights. Always keep the tree base filled with water to avoid the tree drying out.
- Make sure to use Christmas lights that have been tested for safety and throw out any lights that no longer work or are damaged.
- Your holiday candles may smell so good and create ambiance, but they should be no where near your tree or surrounding furniture or décor for that matter!
- Bedtime means lights out! Always unplug your Christmas tree before going to bed each night.
- When your tree really begins to lose its needles, it's time to say goodbye!

Knowledge is power. Follow these safety guidelines for fire extinguishers, fireplaces and Christmas trees to keep you and your family safe this Holiday season and all year long!





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Flu Shot Guide **(Another Reminder!)**

For any type of illness, prevention is the best protection. The flu virus affects the lungs, nose, and throat and can be spread from skin to skin contact, exposure to contaminated surfaces, saliva, or airborne respiratory droplets (by an infected person coughing or sneezing). Flu symptoms compared to other illness symptoms come on more abruptly, more severe, and can last anywhere from a few days to two weeks. Symptoms can include sudden excessive fatigue, head ache, body aches, chills, fever, sore throat, persistent cough, tightness of the chest, wheezing and congestion, diarrhea, and nausea and vomiting. If you have severe symptoms, they may need to be treated by your primary care physician, or urgent care center. If your symptoms are left untreated and they are severe, they could cause complications and, in some cases, require hospitalization.

The CDC recommends that everyone over six months get the flu shot. Especially, those people who have a high risk of developing complications from catching the flu. The flu shot works by stimulating your body's immune system to create antibodies (large proteins that neutralize harmful bacteria and viruses). Those

antibodies help to fight off any viral infection you are exposed to during flu season.

The benefits of receiving the flu shot include: reduced risk of the flu, reduced chance of being hospitalized with flu related complications (especially young and elderly people with diabetes or chronic lung conditions), less severe symptoms, reduced risk of the flu related respiratory illness in pregnant women and their babies, and lower rates of cardiac problems with heart disease.

There are three types of flu viruses. Type A, B & C. Type A tends to be more serious, and is likely to mutate into a new strain that people haven't developed resistance to. Type B often affects young children and is less serious. Type C usually has illness' similar to a cold. In response to the three strains, there are two common vaccinations available each year. The trivalent vaccine which protects against three strains, two A strains and a B strain, this vaccine has been the most affordable and popular vaccine. The Quadrivalent vaccine protects against four strains, two A strains and two B strains. This vaccine is pricier but in return does protect from all four strains of the flu virus.

If you are reading this and still haven't gotten the flu shot, know it is not too late (flu season runs from October to May, but most people contract the flu between late December and early May)! The best way to protect yourself from the flu shot is to get vaccinated.