



your HEALTH *your* WELFARE

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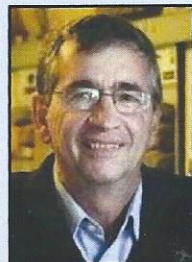
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TIPS TO A SAFE AND HEALTHY WORKPLACE



Increasingly employers are discovering the bottom-line benefits of coordinated initiatives designed to keep healthy folks healthy and increase the health of less healthy/higher risk employees. A collective effort is required to make the workplace a safe and healthy environment. Many on-the-job illnesses, injuries and fatalities could have been prevented by simply taking the time to make a basic safety assessment of the workplace and implementing simple corrections according to the American College of Occupational and Environmental Medicine (ACOEM). To encourage workers and employers to examine their workplace the ACOEM suggests the following:

- Maintain a healthy lifestyle through regular exercise and a balanced diet.
- Participate in routine checkups and screenings as recommended by your physician.
- Participate in workplace medical assessments and be sure to discuss and understand the results.
- Stop smoking.
- Participate in personal and workplace vaccination programs.
- Take advantage of wellness offerings at work.
- Cooperate and participate in workplace monitoring programs; know and follow workplace safety rules.
- Participate in all health and safety training offered by your employer; know the hazards you work with.
- Properly use and maintain personal protective equipment.
- Know your role in an emergency.
- Report all spills and hazardous substance releases to your supervisor; use and dispose of all chemicals properly.
- Adjust your computer work station or other work area to reduce repetitive motion conditions.
- Understand and promote safe and healthy workplace practices.
- Provide feedback to management regarding opportunities to improve workplace health and safety.
- Insist on confidentiality of your medical information.
- Participate in health promotion and medical screening programs.
- Consult with your health services department to assist with early and safe return to work options following injury.
- Be informed of medical care and other benefit programs provided. Utilize services offered to address problem areas in your life or workplace.

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!!



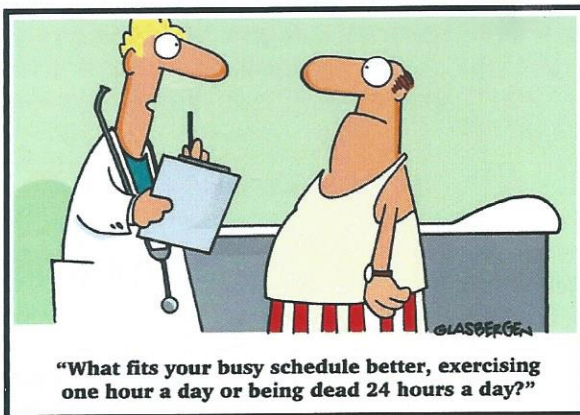
FEED THE PIG!! SUCCESSFUL SAVING STRATEGIES

"If you fail to plan, you are planning to fail."

Benjamin Franklin

Sometimes the hardest thing about saving money is just getting started. It can be difficult to figure out simple ways to save money and how to use your savings to pursue your financial goals. Having control over your money is important, both for your financial well-being and for your peace of mind. Creating a budget can help you feel more in control of your finances and allow you to save more money for your short-or long-term goals.

- 1) Record your expenses: the first step in saving money is to know how much you're spending. For one month, keep a record of everything you spend. Once you have your data, organize these numbers by category—gas, groceries, mortgage—and get the total amount for each.
- 2) Make a budget: now that you have a good idea of what you spend you can build a budget to plan your spending, limit over-spending and make sure that you put money away in an emergency savings fund. Remember to include expenses that happen regularly, but not every month, like car maintenance checks-ups.
- 3) Plan on saving money: taking into consideration your monthly expenses and earnings, create a savings category within your budget and try to make at least 10-15 percent of your net income. If your expenses won't let you save that much it might be time to cut back. Look for non-essentials that you can spend less on—for example: entertainment and dining out—before thinking about saving money on essentials such as your vehicle or home.



- 4) Set savings goals: setting savings goals makes it much easier to get started. Begin by deciding how long it will take to reach each goal. Some short-term goals include: starting an emergency fund to cover 6 months to a year of living expenses, saving for a new car or vacation, saving to pay taxes. Long term goals can include: saving for retirement, putting money away for your child's college education, saving for a down payment on a house.
- 5) Decide on your priorities. Part of this process is deciding how long you can wait to save up for a goal and how much you want to put away each month to help you reach it. As you do this for all your goals, order them by priority and set money aside accordingly in your monthly budget. Remember that setting priorities means making choices. If you want to focus on saving for retirement, some other goals might have to take a back seat while you make sure you're hitting your top targets.
- 6) Different savings and investment strategies for different goals. If you're saving for short-term goals, consider using these FDIC-insured deposits accounts:
 - A regular savings account, which is easily accessible
 - A high-yield savings account, which often has a higher interest rate than a standard savings account
 - A bank money market savings account, which has a variable interest rate that could increase as your savings grow
 - A CD (certificate of deposit), which locks in your money at a specific interest rate for a specific period of timeFor long-term goals consider:
 - FDIC-insured IRA's
 - Securities such as stocks and mutual funds.
- 7) Making saving money easier with automatic transfers. Automatic transfers to your savings account can make saving money easier. By moving money out of your checking account, you'll be less likely to spend money you wanted to use for savings. Thinking of saving as a regular expense is a great way to keep on target with your savings goals.
- 8) Watch your savings grow. Check your progress every month. Not only will this help you stick to your personal savings plan, but it also helps you identify and fix problems quickly. These simple ways to save money may even inspire you to save more and hit your goals faster.

NEED TO GET IN SHAPE? REMEMBER THAT YOUR MEMBERSHIP IN TEAMSTERS LOCAL 170 HEALTH & WELFARE ENTITLES YOU TO AN ANNUAL FITNESS ALLOWANCE. Programs have specific requirements and require you to complete a fitness reimbursement for payment. For more information on the programs, requirements and reimbursement please go to:

BCBSMA MEMBERS ~

<https://www.bluecrossma.com/wps/portal/members/healthier-living/get-educated/fitness-weight-loss>

FALLON MEMBERS ~ <http://www.fchp.org/members/health-wellness-It-Fits-fitness-reimbursement.aspx>



Causes of High Blood Sugar

Puzzled by a high blood sugar reading? While most people living with diabetes know that sugar and carbohydrates are two of the most common causes of high blood sugar, several other sources may come as a surprise. The more you know about the many possible reasons for blood glucose readings that are higher than normal, the more control you may have over them. Here's a look at some of the lesser-known culprits.

1. Artificial Sweeteners - If sugar is a problem, sugar-free should be fine, right? Not necessarily. Artificial sweeteners do contain some carbohydrates that raise blood glucose. Some sweeteners are better than others, so read the nutrition label to find out how many carbs you're getting. Stevia, a natural plant-based sweetener that adds no calories may be a better option.

2. Caffeine - Caffeine may help you feel more alert, but it can also boost your blood sugar. If you drink coffee, soda, black or green tea, or any other caffeinated beverages, track how they affect your glucose levels and adjust your intake accordingly. Or switch to caffeine-free options.

3. Dehydration - It's a good idea for everyone to stay hydrated, but it's especially important if you have diabetes. When your body is low on fluids, the sugar circulating through your blood becomes more concentrated, leading to higher blood sugar levels. Ward off dehydration by drinking plenty of water or zero-calorie beverages throughout the day, but minimize caffeine. Make plain water tastier by adding fresh lemon, lime, or cucumber, or try herbal iced teas.

4. Stress - Stress can trigger the body to release hormones that cause blood sugar to rise, especially in people with type 2 diabetes. You can't eliminate all stress from your life, but you can learn healthy ways to respond to it and lessen its effects on your body. Removing yourself from stressful situations, learning stress management techniques and exercising can all help reduce stress. Even just taking a few deep breaths can interrupt your body's stress response.

5. Illness - The extra effort your body puts forth to fight an illness or infection can boost blood sugar. Monitor your blood glucose levels frequently when you're sick, get plenty of rest, and be sure to stay hydrated. Call your doctor if you have two or more blood sugar readings above 250 mg/dl.

6. Medications - A number of prescription and over-the-counter medications can tamper with blood sugar. Cold or sinus medications that have decongestants may cause elevated glucose numbers, and some cold remedies contain alcohol or sugar, both of which you want to avoid. Other medications to be aware of include birth control pills, some antidepressants, and corticosteroids, which are often prescribed for allergies, asthma, and inflammation. Make sure your doctor is aware of all medications you are using and check with her before you start anything new.

7. Lack of Sleep - Not only can a poor night's sleep leave you groggy and unfocused, it can also increase your blood sugar and decrease your sensitivity to insulin. A study published in 2010 in Diabetes reported that insulin sensitivity was reduced by 20 percent in study participants whose sleep was restricted to just four hours. Try to get a full night of restful sleep; if you have problems falling or staying asleep, talk to your doctor.

Every individual is unique, and how your body responds to these factors may be different from someone else. Regular testing is the best way to know how your blood sugar levels are being affected and how to manage them most effectively.

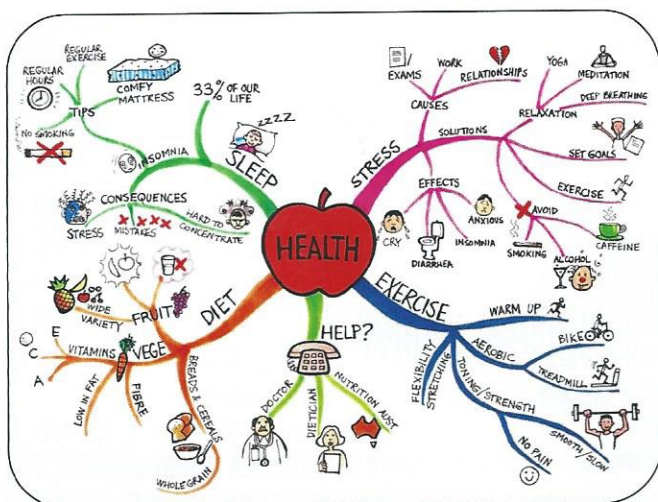
5 Foods that Prevent Heart Attacks



- 1 Berries.** They contain high levels of compounds called anthocyanins that are thought to widen arteries and counteract plaque buildup.
- 2 Jalapenos.** Their heat agent capsaicin decreases cholesterol accumulation in the body.
- 3 Garlic.** Research shows it can lower cholesterol and blood pressure.
- 4 Barley.** The whole grain with a pasta-like texture contains niacin, a B vitamin that can have a blood-thinning effect.
- 5 High-fiber cereal.** A 2014 British Medical Journal study found that heart attack survivors had a longer life expectancy when they ate more fiber.



your HEALTH your WELFARE



Eat Your Way to Brain Health

The research is clear: What you eat has a big impact on your brain. In fact the right foods-and combinations of foods-can enhance memory, build new brain cells and even help ward off Alzheimer's. Scientists are increasingly examining whole grain groups and diets to determine which ones contribute to better cognition and which seem to hinder it. They've found that certain eating plans, including the Mediterranean diet, the DASH (Dietary Approaches to Stop Hypertension) diet and a hybrid of the two, dubbed the MIND diet, can help stave off cognitive decline and protect the brain against disease. The MIND diet, developed by researchers at Rush University in Chicago, slashed the risk of developing Alzheimer's by as much as 53 percent. (MIND stands for Mediterranean-DASH Intervention for Neurodegenerative Delay.) Even those who followed the diet moderately had a 35 percent lower risk of Alzheimer's.

What's the MIND advantage? Like the Mediterranean and DASH diets, the Mind diet emphasizes fish, vegetables, nuts, whole grains, beans and a daily glass of wine. But MIND goes one step further,

specifying brain-boosting produce such as berries and leafy greens. People who ate one to two servings of green leafy vegetables a day were cognitively 11 years younger than those who ate fewer greens. Blueberries have the best cognitive perks. The common denominator in all three diets is a plant-based eating pattern that is low in saturated and trans fats and high in monounsaturated and polyunsaturated fats. Experts agree fat consumption is a key player in cognition. Experts state that if you follow the MIND or Mediterranean diet your mind will be sharper in six months and less susceptible to Alzheimer's disease decades later.

What makes these diets so powerful? Key foods within them have different brain-boosting benefits. Emphasize even a few of these and your brain will thank you for years to come.

1) Olive oil, green tea and leafy greens (broccoli, spinach and kale). Each of these antioxidant super foods helps fight inflammation. And while inflammation is the body's natural response to injury, uncontrolled inflammation over time can damage the brain. Intervene with these

anti-inflammatory foods before neurons die and you may be able to restore normal brain function.

- 2) Beets, tomatoes and avocados. These three darkly hued foods help ensure that your brain receives the blood it needs to stay sharp. Studies suggest increased blood flow to the brain promotes neuron growth in the hippocampus, the area of the brain associated with learning and memory.
- 3) Nuts (especially walnuts), curcumin and pomegranates. These foods work deep in the brain to fight amyloid plaques. While amyloid is required for brain cells to communicate when it accumulates several thousand times beyond normal levels it forms plaques that kill neurons while creating inflammation which kills even more neurons.
- 4) Fish, blueberries, grapes, coffee and dark chocolate. These nutrient powerhouses have been known to increase the level of brain-derived neurotrophic factor (BDNF), a protein that supports growth of new neurons. Stimulating the release of BDNF not only reverses the effects of aging, but also triggers the brain to make more neurons.