Open Enrollment letters will be mailed to members beginning September 28th, 2018. Please contact the Health & Welfare Fund office at 508-791-3416 now to update your address to ensure you receive this mailing.

Open Enrollment is held during the month of October for you to make changes effective January 1st, 2019. This is when you may change your insurance selection from Blue Cross Blue Shield of MA to Fallon Health or vice versa. You may also add a spouse or dependent(s) who were not previously covered by your plan.

If you do need to make changes to your plan, do not hesitate to call the office to discuss what documents are required to make these changes. **If you do not wish to make changes, no action needs to be taken.**
Many people know someone with a thyroid condition, but you may not know what that means. There are two types of thyroid problems; an overactive thyroid and an underactive thyroid. Most people don’t even know they are experiencing symptoms of thyroid dysfunction or what role the thyroid plays in your body. The thyroid is a butterfly shaped gland located in the base of your neck. This gland controls metabolism and sends hormones throughout your body. These hormones regulate metabolism as well as how fast your brain, heart, liver and other organs function.

Some people battle hyperthyroidism, which is known as an overactive thyroid and others suffer from symptoms known as hypothyroidism, which is an underactive thyroid. This article will give you an overview of some symptoms of thyroid dysfunction that you may want to discuss with your doctor.

What is hyperthyroidism or over active thyroid? Some of the symptoms include extreme nervousness, anxiety and irritability. Another flag may be increased appetite, but unable to gain weight. Other symptoms of an overactive thyroid could be an irregular heartbeat, high blood pressure, hair loss or extreme body heat.

Hypothyroidism, also known as an underactive thyroid, is a condition when the thyroid hormone that controls energy levels is not working properly. People with underactive thyroids experience extreme exhaustion. Other symptoms may include an upset digestive system, constipation, always cold, unexplained weight gain, hair loss and depression to name a few.

Please speak with your doctor if you feel you may have a thyroid problem. A physical examination and a simple blood test can help your doctor diagnose and treat your symptoms.

Cancer Screening

There are some important cancer screenings that should be discussed with your health care provider during your physical examination. Checking for cancer (abnormal cells that may become cancerous) in people with no symptoms is called screening. Screening can help your health care provider locate and treat several types of cancer early. By the time symptoms appear, cancer may have spread and may be harder to treat. Screening tests include: basic yearly physical exam and discussion of your family history. There may be a higher risk of cancer when close family members have a history of breast or ovarian cancer. Your health care provider will check you for reflexes, lymph nodes, lumps or anything unusual with your tissue or skin. They may also order simple laboratory tests to check your blood, urine and general organ function. Your health care provider may also require imaging procedures (MRI, CT Scan, X-ray), colonoscopy (based on your age and family history) to assist in maintaining your good health. Keep in mind, some cancers may never cause symptoms, but if found by a screening test the cancer can be treated and may help the patient be able to live longer.

Cancer Screening

IMPORTANT INFORMATION

It's Almost That Time!

Did you know that according to the Centers for Disease Control (CDC) and Prevention that roughly 16 to 64 million people get the flu each year? Those numbers show just how important it is to take flu season seriously! In the United States, flu season begins in October and ends in May. Most people will get the flu between late December and early March. These are also usually the coldest months of the year. The CDC recommends that anyone 6 months and older should receive a flu shot. Particularly those at a higher risk for getting the flu should get the shot, this includes but is not limited to children aged 6 months to 5 years, adults 65 and older, pregnant women, healthcare providers, and nursing home residents. It is recommended by the CDC that you get a flu shot by the end of October. It takes roughly two weeks for the body to develop antibodies against the vaccine. So, don't delay and take a shot!
Recipe Corner

Oven Roasted Sweet Potatoes

A perfect side dish for all your favorite fall meals – meatless, low cholesterol & low fat!

Ingredients - 12 servings
7 Cups cubed peeled sweet potatoes (about 2lbs)
Cooking spray
1 Tablespoon olive oil
¾ teaspoon salt
½ teaspoon black pepper
4 Cups coarsely chopped onion
1 teaspoon melted butter

Directions
1. Preheat oven to 325 degrees.
2. Place sweet potatoes in shallow pan coated with cooking spray. Drizzle with oil and sprinkle with salt and pepper – toss all together to coat.
3. Bake for 30 minutes (at 325 degrees). Stir in onions and bake for another 30 minutes. Remove from oven
4. Preheat boiler
5. Drizzle sweet potato and onions with melted butter and stir to coat.
6. Broil 10 minutes or until brown.

Nutritional Facts
Serving Size (Per Serving) Calories: 120 Calories, Total Fat: 2.3g, Carbohydrates: 23.5g, Fiber: 3.3g, Protein: 1.9g
nutrition facts based on serving size – ½ Cup*
Recipe by health.com

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!!

Did You Know...

Cherokee would tell winter tales by the wooly worms. If the orange on the back is larger than the black it will be a mild winter. If the black on the back is larger than the orange, it will be dark and cold.
DJ Hinton

The wooly worm, or Bear caterpillar Is the Tiger moth

© Holly Grant 2008
1. **Apples** – Baked or raw, apples can be a quite satisfying food. Don't skip the skin, the skin contains heart-healthy flavonoids. Apples are full of antioxidants and dietary fiber in every serving!

2. **Brussel Sprouts** – Cooked the correct way, this vegetable can taste quite delicious. Brussel sprouts can be bitter so combining with olive oil, sea salt and pepper can make them taste quite delicious. You can even try throwing some balsamic vinegar or other tangy sauces over them when cooking. Brussel sprouts are a good source of iron and folate.

3. **Cauliflower** – Can be wonderful steamed, but it can also be blended to create a mashed potato like texture or even pureed in soup. The newest health craze is riced cauliflower and you can find it in the frozen food section at your local grocery store. Riced cauliflower could be perfect for substituting in your rice dishes when watching your calorie intake. It has an excellent source of vitamin C and it has compounds in it that help prevent cancer.

4. **Dates** – Low in fat, and a good source of fiber and potassium! A sweet fruit that is chopped in desserts, stuffed with cream cheese or almonds or braised in stews.

5. **Grapefruit** – This fruit often provides a nice contrast to other citrus fruit. Add it to a salad, an avocado and shrimp dish, put a splash in your seltzer, or drink it as is! This fruit makes up more than 75% of your daily recommended intake of vitamin C!

6. **Kiwi** – Perfect to mix with other fruits such as strawberries, oranges and cantaloupe. Kiwis have more vitamin C than oranges! They are also a good source of copper and potassium.

7. **Parsnips** – This vegetable can have an almost nutty, sweet flavor, and can resemble carrots except parsnips are much lighter. People often puree them and use them in soups or sauces or even use them to flavor rice and potatoes. Parsnips are not only a good source of fiber, but they are also rich in potassium.

8. **Pears** – A popular fruit that many people enjoy. Cooking this fruit can bring out more of its flavor, so you may want to try them baked or poached. Pears are a good source of Vitamin C, fiber and copper.

9. **Pomegranates** – More recently known as the “antioxidant powerhouse”. Toss the seeds into a salad to add some flavor or use the juice to provide a tangy flavor to a marinade. Pomegranates are a good source of vitamin C and folate and are shown to have a higher antioxidant level than red wine.

10. **Pumpkin** – Can be used for much more than carving! Rich in potassium, good source of B vitamins, and more than 20% of your daily recommended intake of fiber, pumpkins moist texture and sweet taste are perfect for pies, soups, and cakes.

11. **Rutabaga** – A popular Swedish dish, are a cross between turnip and cabbage. They can be added to casseroles, pureed to add to a soup, or roasted with honey, lemon or ginger. Health benefits of rutabaga include a good source of vitamin C and fiber.

12. **Squash** – Winter squash to be exact, has a sweet flavor and a fine texture. It can be stored for months because of its thick skin. It tastes the best with fall flavorings like ginger and cinnamon. Winter squash is an excellent source of vitamin A and contains omega-3 fatty acids.

13. **Sweet potatoes** – Great source of vitamin A, good source of iron, and anti-inflammatory benefits. Sweet potatoes are more nutritionally dense than regular potatoes. Roasted sweet potatoes taste fabulous and you will receive more nutritional benefit by roasting them than boiling them.

14. **Tangerines** – Small and sweet but refreshing for Fall recipes. Try juicing them and adding oil, vinegar and ginger for a beyond delicious dressing for your next salad! They are a good source of both vitamin C and beta-carotene.

15. **Turnips** – a root vegetable that are a great alternative to cabbage and radishes. You can even cook the leaves which may taste like mustard leaves, they are both easy to cook and dense in nutrients. Turnips are an excellent source of vitamins A, K and folate. You can flavor the turnip vegetable with bread crumbs, brown sugar or even fennel, the roots are also a great source of vitamin C.

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**Keep Your Eyes Healthy**

Many people know the sun’s rays are bad for your skin. But, did you know that the sun’s rays are also bad for your eyes?

Sunglasses may look like a fashion statement, but they are very important to protect your eyes. The sun’s ultraviolet (UV) rays can cause serious damage. An estimated 20% of cases of Cataracts are caused by UV exposure. Cataracts cause a clouding of the eye’s lens that can blur your vision. Sun damage may lead to Macular degeneration, which is damage to the retina that destroys your central vision. Macular degeneration is the leading cause of blindness in the United States. To help you maintain good vision and keep your eyes healthy, purchase sunglasses that block out the dangerous UV radiation.
TEN BEST FALL HIKES IN NEW ENGLAND

Escape from everyday life with these trails.
Check out the incredible foliage and even some ocean views!

MAINE
Acadia National Park – Sand Beach Parking Area on Park Loop Road
With more than 120 miles of trails to choose from this park has something for everyone. One particular trail, The Beehive Trail is short, challenging and highlights the beautiful fall scenery and the Atlantic Ocean. This hike is definitely not for those afraid of heights, as you use iron rungs on exposed cliffs. This trail also includes a stop at “the bowl”, a pond nestled right in the mountains.

MASSACHUSETTS
Mass Audubon’s Ipswich River Wildlife Sanctuary – 87 Perkins Row, Topsfield
This 1,954-acre sanctuary offers 12 different trails, so spread out that each trail feels quiet and intimate. If you’re a bird lover, these trails are for you. You can even rent canoes to explore the marshes of the Ipswich River if you are a Mass Audubon member.

Middlesex Fells Reservation Skyline Train – 4 Woodland Road, Stoneham
This hike is not for the weak hearted, this trail is challenging but very rewarding. Once you’re at the top you are greeted with stunning views of Boston’s skyline. Spanning just under 7 miles, the Skyline Trail follows the outer perimeter of the western Fells.

Noanet Woodlands – Powisset Street, Dover
Spanning 595 acres, owned by the Trustees of Reservations, this hike is for truly for everyone. There are more than 17 miles of both shaded trails and wooded roads. For those looking to walk with children or dogs, or just beginners looking for an easy trail, the Noanet Woodlands offers a half-mile route, the Caryl Trail, that leads to an old mill site.

Race Brook Falls – Route 41, Sheffield
Truly perfect for a Fall hike. This trail travels throughout the southern Berkshires, and it seems like the yellow and orange field leaves are endless. You can visit Mount Race or Mount Everett, which is the highest peak in the southern Berkshires. Race Brook Falls has more than six miles of trails and incorporates five amazing waterfalls and views from the Taconic Ridge.

Tully Mountain – Route 23 near Tully Lake Dam, Royalston
This central Massachusetts mountains offers trails for both beginners and advanced hikers. This mountain also has a namesake pond. Beginners can take a walk around the pond and can find impressive views of Doane’s Falls. For more advanced hikers, hike the mountain for colorful scenes extending from Mount Monadnock to the hills surrounding the Quabbin.

NEW HAMPSHIRE
Fox Research and Demonstration Forest – Fox Street Forest, 309 Center Road, Hillsboro
Totaling 1,445 acres, equipped with an environmental center, forestry museum, and over 20 miles of well-marked trails. One of the more popular trails, the Ridge Trail, totaling four miles, winds through a forest of many kinds of trees including birch, hemlocks, maples, and pines before arriving at the well known Mud Pond.

Mount Garfield – Gale River Loop Road off Route 3 in Bethlehem
The trip will be long, but the reward will be great. Mount Garfield's summit will give you sweeping views of the White Mountains. During peak foliage season the view is breathtaking, so much that you may even want to spend hours admiring the colorful display of the trees by the Pemigewasset River. This trail totals 10 miles around and follows the Garfield and Garfield Ridge Trails.

VERMONT
Marsh-Billings-Rockefeller National Historic Park – 54 Elm Street, Woodstock
Frederick Billings designed a forest with numerous tree plantations beginning in the 1870s and constructed a 20-mile network of carriage roads to show off his work. Now hikers can visit the site known as the Carriage Barn Exhibit before hitting the trails known as the carriage path through the 550-acres of forest. Hikers will circle around The Pogue, which is actually a man-made 12-acre pond that is tucked into the hills of the Mount Tom Forest. The longest trails on this hike circle around The Pogue.

Mount Hunger – Sweet Road, Waterbury
Located east of Stowe, this 3,539-foot mountain is surrounded by valleys, peaks and farmland. Mount Hunger’s scenic rock-covered mountain is covered in an amazing ray of color during the fall. The hike is short but challenging, spanning 3.5 miles. These trails are heavy with traffic but is worth it and even has a rewarding view of a waterfall.

Fall Back!
Daylight savings falls on November 4th, 2018. This is a friendly reminder to change your clocks. This may also be a good time to replace the batteries in your smoke detector as well as carbon monoxide detector!
HALLOWEEN SAFETY TIPS

Face Facts
- Use nontoxic face paints, instead of masks that could obstruct your child's view
- Make sure that masks, hats, helmets, and headpieces won't interfere with your child's vision.

Costume Cautions
- Choose bright colors instead of dark, to make your child(ren) more visible in the dark
- Avoid oversized clothing, as they can be hard to walk in, causing a possibility that your child(ren) could trip and fall.
- If your kids are looking to carry a prop – make sure it is soft plastic or rubber, so if they do fall, they will not get hurt.

During Trick-or-Treating
- Make your child(ren) more visible by adding reflective tape or stickers to their costume or candy bag
- Carry a flashlight with fresh batteries
- Only go to homes with their lights on
- Carry glow sticks – your child(ren) will be more visible and kids enjoy glow sticks…it's a win, win!

Make A Plan
- Kids 12 and under should be accompanied by an adult
- If your child is older than 12 and trick or treating alone, make sure you can reach him or her via cell phone and establish a pre-planned route prior to trick or treating

Be Safe in the Streets
- Kids should stay on sidewalks at all times, if possible – cutting through people’s yards can sometimes cause accidents, especially if the yard is not well lit.
- Remind your child(ren) about street safety, and looking both ways before crossing the street

More Treats, Less Tricks
- Make sure to inspect all candy before allowing your child(ren) to eat them
- Throw any piece(s) that are not completely wrapped
- If your child(ren) has a nut allergy, make sure to inspect all candy to make sure none contain nuts
- Kids under four should not have popcorn or hard candy, as they are both choking hazards.