

NORTHERN NEW ENGLAND Benefit Trust



NNEBT is a non-profit Trust Fund providing Teamster members and their families with quality health and welfare benefits.

OCTOBER 2008

News from the Trust

■ Gear Up for Health!

Are you a smoker or tobacco user who's thinking about quitting, but:

- you're afraid of gaining weight?
- you're too stressed?
- you just need a little coaching?

Then **Gear Up for Health** is for you! NNEBT is joining with the Dana-Farber Cancer Institute to offer members this new program, developed specially for Teamsters, to help you quit tobacco and stay healthy!

The program is FREE and includes a personalized report, a handbook of information, and individual counseling by phone. Nicotine replacement therapy (Nicoderm or Nicorette) will be available free of charge for those who would like to try it. Look for a flyer in your mail soon or call Liz at 617-632-2185 for more information.

■ Revised Student Eligibility Guidelines

For all NNEBT members with dependents who are full-time students and over the age of 19, as a follow-up to a recent mailing to all members, effective January 1, 2008 dependents who meet the full-time student requirements will now terminate on the last day of the calendar year in which they attain the age of 25. Previously, student dependents terminated on the last day of the calendar year that they attained the age of 23. As in previous years, each December a student eligibility letter will be mailed to all members who have dependents



between the ages of 19 and 25. Eligibility will be terminated for all those dependents on March 1 of each year unless a student verification letter is received which states that the dependent is enrolled in full-time studies for the spring semester. Any dependent who does not meet the full-time student status will have the opportunity to elect Cobra to maintain his or her health insurance through the Trust.

■ Information For NNEBT Members Who Enjoy Cigna Health Care

Did you know that by registering at mycigna.com you will have easy access to many services offered by Cigna? You may request and print out a temporary identification card, you may search for a physician or specialist on Cigna's online enhanced physician search tool, plus you have access to your own personal plan information 24/7. Also, it is at this site where you download a medical claim form if you used the services of an out-of-network chiropractor and need to be reimbursed by Cigna. If you have not registered yet, simply log onto mycigna.com and follow the easy-to-use instructions.

best bits

■ **Reckless ways to waste gas:** racing, hard or rapid acceleration, frequent braking and tailgating – all kinds of aggressive driving – can significantly lower gas mileage and your ability to react safely. The more you press that gas pedal, the more gas you're pumping into the engine. **Tips:** Press lightly on the gas pedal, lay off the pedal sooner rather than later when coming to a stop, and drive more smoothly. Sensible driving is safer for you and others, and it may save more than gas money.

■ **Burn calories and less fuel:** Seek opportunities to walk instead of drive. For short hops to shops and in-between stops, hoof it.

■ **Best heartburn relief? LOSE WEIGHT.** According to the ongoing Nurses' Health Study, moderate weight gain doubled the risk of persistent heartburn and GERD (*gastroesophageal reflux disease*). A body mass index (BMI) of 30-plus nearly tripled the risk; the lower the BMI, the lower the risk. Losing just 10% of your excess weight can make a difference. If you experience heartburn daily, it may signal serious complications, such as inflammation of the esophagus, which can lead to esophageal bleeding or ulcers. See your provider if heartburn persists.



Could You Use a Personal Trainer?

Since everybody's fitness goals are unique, a personal trainer can help you design an exercise plan that personally fits you, your abilities and your lifestyle.

Best reason to use a personal trainer: **Reach your fitness goals faster and safer.**

Physical trainers are trained to identify and develop a program based on your exercise interests and fitness level. Maybe you want to learn weight training basics, condition for a specific sport, or work with limiting health problems, such as high blood pressure, arthritis, obesity or recovery from injury.

Whatever the case, trainers teach the proper techniques one-on-one to ensure that you progress safely and maximize your exercise efforts.

The wrong form or unsuitable exercises can aggravate physical conditions, lead to injury and keep you from reaching your goals. But individualized programs provide specific instruction to match any limitations or goals.



Best way to find a qualified personal trainer:

References.

Start your search for a qualified trainer at a local gym or through contacts at your health care provider's clinic. You can also check the American Council on Exercise for an ACE-certified trainer (www.acefitness.org/findanacepro/default.aspx).

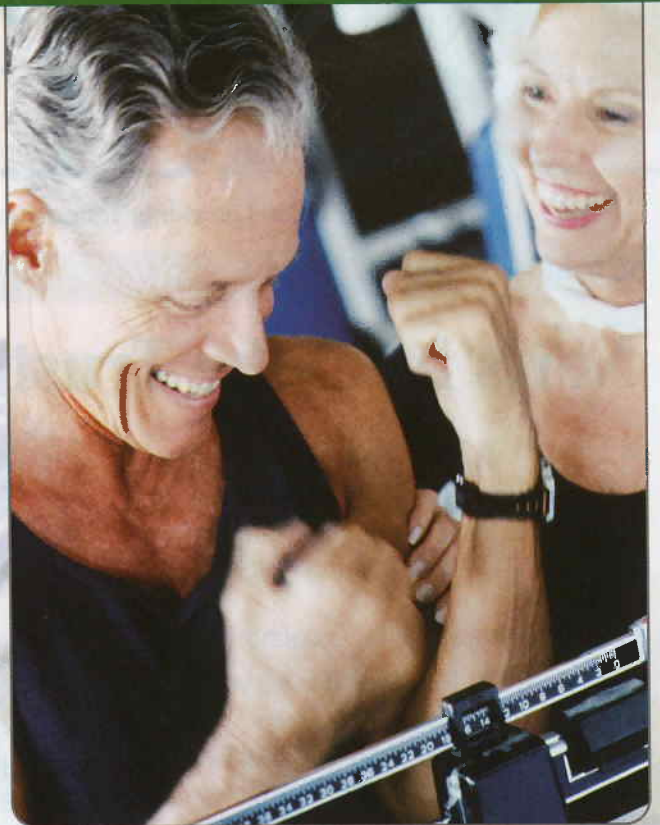
Recommended qualifications: a 4-year college degree in a health- or fitness-related field; certification through a nationally accredited personal trainer program, such as ACE or ACSM; liability insurance; written business policies; and at least 5 years of experience.

Important: If you have a particular health condition, find a physical trainer who has related knowledge.

More to learn: What does the trainer charge? Will the trainer accommodate your schedule? Is the trainer's manner and personality likely to motivate you?

Be sure to ask for and check client references – find out if the trainer helped them succeed with their individual needs. The best personal trainer is the one who gets results.

Sticking to regular exercise is hard for many people. That's when hiring a personal trainer, even for a few sessions, can be a good investment. **Best benefit:** A trainer can be your own personal cheerleader – getting you motivated and on track to fitness success.



Best way to use an expert: **You make the choices.**

You can involve your physical trainer as much or as little as you like. Hire one to:

- Jump start your exercise program or sports-specific training.
- Guide you 2 to 4 times monthly for improved performance.
- Schedule routine sessions or help with more advanced workouts as your fitness progresses.

Communicate exactly what you want from personal training. Be sure you express your needs and reach a mutual understanding. And discuss any new health conditions that occur so you and your trainer can adjust your exercise accordingly.

MORE INFO American Council on Exercise: www.acefitness.org

