

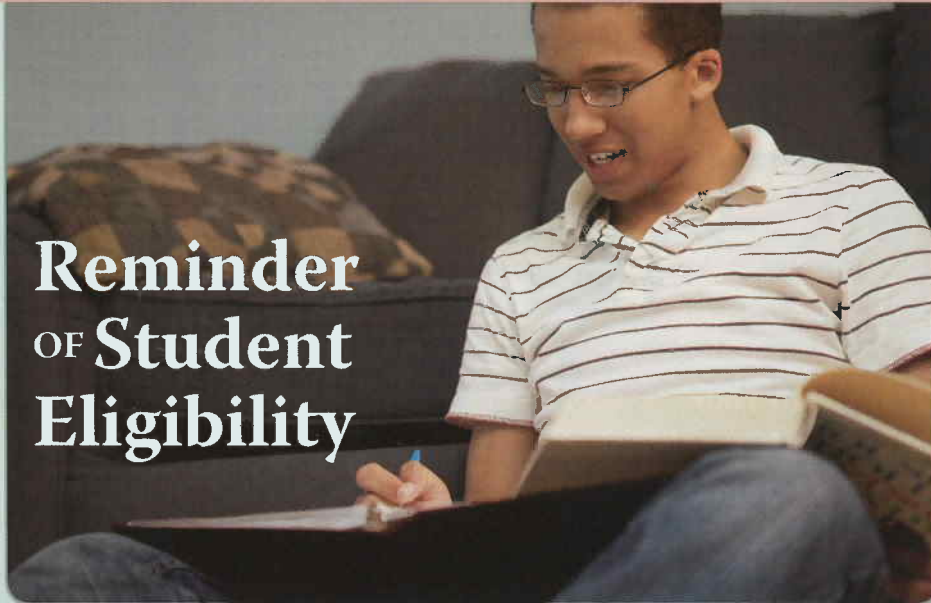


NORTHERN NEW ENGLAND Benefit Trust

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

News from The Trust

JANUARY 2009



Reminder OF Student Eligibility

A reminder for all members with student dependents between the ages of 19 and 25 that in order for coverage to continue past March 1, proof of full-time student verification must be received by the Trust. When the student dependent returns to full-time classes early in 2009, the easiest method of providing proof of full-time status is to request a letter from the school register's office and forward the letter to Northern New England Benefit Trust. 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/her health insurance through the Trust.

■ FLU SHOTS

Flu shots are only covered for NNEBT members if administered in your primary care doctor's office or a specialist's office and your office co-pay would apply. Many community centers, groups or employers offer flu shot clinics but if you choose to receive your flu shot at a community clinic, you will be responsible for the out-of-pocket cost. The optimum time frame to be vaccinated against the flu is fall through January, but vaccines are usually available through May. The Centers For Disease Control and Prevention (CDC) recommend that all adults with asthma and diabetes get vaccinated against the flu each year as

those diseases can make their immune systems more vulnerable to complications from the flu.

■ OPEN ENROLLMENT IS JANUARY 1

For the majority of our members with monthly eligibility only, open enrollment is January 1. Open enrollment is your once a year opportunity to make changes as to which dependents are covered under your plan. If your spouse had coverage through his/her employer and wishes to join you on your plan, open enrollment is the time to do that. Your employer must also be notified as the change may affect your family status for payroll health insurance deductions if you pay a portion of your health insurance.

■ HEALTH CLUB REIMBURSEMENT

For most Northern New England Benefit Trust members who have medical coverage with the Trust, you and your spouse also have a benefit for health club reimbursement. How does it work? If you or your spouse join a health club and attend on the average of three times a week, at the end of six months you may send in a health club reimbursement form to receive \$100.00.





Ready, Set, GOAL!

The most important parts of any personal change are knowing why you want to make it and having the desire to make it. If you want to kick cigarettes or lose weight, for example, your method and success in reaching that goal may rely on recognizing its impact on your life (awareness) and the value of changing it (motivation).

The next step is convincing yourself that you can do it, and finally being ready to do it (read "Help!" at right). Learning why change can be challenging will help you create a practical plan that guides you through your probable ups and downs.

Here are some strategies often used when setting goals:

BE specific. Write down how you will reach your goals step by step, if necessary, with specific numbers and timelines.

Example: Instead of setting a goal of losing weight by eating less, record the actions you will take to trim 5 pounds in 2 months, such as walking 10 miles a week.

Example: Instead of quitting smoking on New Year's Day without a plan, take advance steps. You could meet with your health care provider about the best ways to counter nicotine cravings.

BE realistic. Set attainable actions, not easy ones. Identify those within your reach with effort. Consider your time, budget and personal preferences.

Example: You may want to replace all desserts with herb tea, all at once. More realistic: Reduce the number and portions of desserts.



Transform your New Year's resolutions into permanent, positive behavior.

BE watchful. Record your actions and progress in a journal so you can visually track and enjoy your success. It builds confidence and reinforces what you're working toward.

Journal uses: Note energy and mood level, appetite, daily weight, exercise time, steps or distance.

BE patient. Change usually takes time and perseverance. Results may come slowly, but accept and respect the gradual progress – it's better than no progress at all!

BE flexible. You can expect setbacks or relapses when building new habits. They're part of the process of change. This is the time you'll learn resilience. Always keep the prize in sight, and keep trying.

HELP! Getting to Step One

Some changes can be very tough to make. In the book, *Changing for Good*, psychologists say we are more likely to succeed in reaching our goals and maintaining new behavior when we observe these predictable stages of change:

Pre-contemplation – You are becoming aware of a situation that needs changing, though you may not want to change. Others may see that you have a problem.

Contemplation – You are thinking about what you want to change and trying to convince yourself you need to act. Many get stuck here unless they begin to view the change as more important than not changing.

Preparation – You decide to make the change and begin creating an action plan. This might include studying the problem, setting a "start" date, signing up for a class, or consulting your provider or other experts.

Action – You are starting new behaviors and controlling your environment to enable the change to happen. *Helpful:* recordkeeping or goal-setting strategies (see left).

Maintenance – You are seeing the benefits of change and want to guard your progress. The goal now is preventing relapse while continuing the new behavior. *Helpful:* relying on your support group for encouragement.

GOAL LINE Too tired after work to work out? Plan a mid-shift activity break – walk or visit a gym – and recharge for the balance of your day.

