



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

MAY 2009

Massachusetts' sweeping health care reform law took effect on July 1, 2007. The law mandates that all Massachusetts residents aged 18 and older obtain health insurance coverage by December 31, 2007 or be subject to tax penalties. For 2007, the penalty was the loss of the personal state income tax

exemption of \$219.00. For 2008 and the years that follow, the penalty will be an amount equal to one-half of the lowest cost premium available to the individual through a plan certified by the Connector (an agency set up for the law).

How can NNEBT Massachusetts residents avoid this penalty? When you first become a member with NNEBT, you are mailed an enrollment kit, which will include a Blue Cross Blue Shield of Massachusetts (BCBSMA) enrollment form. If we do not receive the completed BCBS enrollment form back, you and your dependents will not be on file with Blue Cross. Not only is this a serious matter in that you would not have medical coverage for preventative or emergency coverage, you would be seen as being in contempt of the new health law.



Reminder to Northern New England Benefit Trust Members Who Live in Massachusetts and Are Covered Under Blue Cross Blue Shield of Massachusetts

Each January, Blue Cross Blue Shield of Massachusetts will mail a 1099-HC form to all NNEBT members that they show as being enrolled in our medical plan. If you do not complete the BCBS Medical Enrollment form, then you will not receive the 1099-HC form and the penalty will be applied to you at tax time. For more information on this subject, go to www.bluecrossma.com and the front page of that website has details on the new health law and the 1099-HC forms. Beginning in 2009, an individual will avoid tax penalties only if he or she has health coverage that meets the creditable coverage requirements under Massachusetts regulations.

NNEBT notes

■ Referrals Made Simple

What is a referral and what can it do for you? A referral from your primary care physician (PCP) allows you to see a doctor who specializes in the care you need. Specialists include cardiologists, surgeons, orthopedists, etc. The referral system helps ensure that the care you receive from a specialist is covered at the maximum benefit level. A specialist cannot refer you to another doctor. If you need a referral to a second specialist, call your PCP.

■ Safety Glasses Through Your Davis Vision Coverage

If you have vision benefits with Northern New England Benefit Trust, you and your spouse are eligible for a free routine eye examination and one free pair of Davis Vision Tower glasses one every two calendar years. Children under the age of 19 are eligible once every calendar year. For more details on your Davis Vision benefit, call 1-800-999-5431 and speak to a customer service representative.

For those members who require safety glasses for their jobs, safety glasses may be ordered as your second pair. The applicable co-pay as determined by Davis Vision will be charged. Always check with your employer as to whether they are required by law to provide safety glasses at the work site.



EYE OPENER: Sleep IQ QUIZ



Do you often struggle to stay awake and alert during the day?

Just how much is sleep deprivation affecting your life?

Not getting enough sleep leads to poor work performance, injuries, health problems, and difficulty getting along with others. New research also suggests poor sleep impacts aging, weight gain and diabetes.

Before you nod off, take the sleep test (right). Then use the diary (below) to learn your sleep needs: ➔

SLEEP Test



1. Daytime sleepiness is always caused by sleep shortage.
 True False
2. Stress is the No. 1 reason people blame for insomnia.
 True False
3. Your body can learn to function normally with a sleep debt of 1 or 2 hours a night.
 True False
4. Resting in bed with your eyes closed cannot satisfy your body's need for sleep.
 True False
5. A glass of wine before bedtime will produce better quality sleep.
 True False

SLEEP Diary

Sleepiness Scale: Circle one.

1 ————— 2 ————— 3 ————— 4 ————— 5
 Wide awake A little tired Drowsy tired

SUNDAY Bedtime _____ Wake time _____ Hours of Sleep _____
 How tired am I? _____

1 ————— 2 ————— 3 ————— 4 ————— 5

MONDAY Bedtime _____ Wake time _____ Hours of Sleep _____
 How tired am I? _____

1 ————— 2 ————— 3 ————— 4 ————— 5

TUESDAY Bedtime _____ Wake time _____ Hours of Sleep _____
 How tired am I? _____

1 ————— 2 ————— 3 ————— 4 ————— 5

WEDNESDAY Bedtime _____ Wake time _____ Hours of Sleep _____
 How tired am I? _____

1 ————— 2 ————— 3 ————— 4 ————— 5

THURSDAY Bedtime _____ Wake time _____ Hours of Sleep _____
 How tired am I? _____

1 ————— 2 ————— 3 ————— 4 ————— 5

FRIDAY Bedtime _____ Wake time _____ Hours of Sleep _____
 How tired am I? _____

1 ————— 2 ————— 3 ————— 4 ————— 5

SATURDAY Bedtime _____ Wake time _____ Hours of Sleep _____
 How tired am I? _____

1 ————— 2 ————— 3 ————— 4 ————— 5

ANSWERS

1. *False* – You can be drowsy during the day with an urge to fall asleep, even after getting adequate sleep. Frequent drowsiness may signal a health problem (such as allergies or teeth grinding), *sleep apnea* (disrupted breathing while asleep) or *narcolepsy* (sudden uncontrolled sleep).

Daytime drowsiness is a serious safety risk. Sleepiness is related to a million vehicle crashes each year!

2. *True* – But stress accounts for only a fraction of people who suffer *insomnia* (difficulty falling or staying asleep); many factors contribute, including medications, indigestion, depression and medical conditions.

3. *False* – If you lose sleep, you need to make up the debt – with sleep. Sleep need is biological, and most adults need 7 to 9 hours daily to function well.

4. *True* – Sleep is as critical to your health as food and water, and there's no substitute for quality sleep – the kind that provides restorative, uninterrupted sleep essential for health and alertness.

5. *False* – Alcohol may be calming and help you fall asleep, but it typically disrupts sleep. If your sleep is often restless, alcohol may be a factor.

Sleep need remains unchanged throughout adulthood. Older people may wake more frequently through the night and may sleep less, but the amount of sleep they require does not change.



3 Things Your Exercise Plan Needs

Most Americans don't exercise regularly. The most common reasons why are lack of time, enjoyment, and knowledge about how to exercise. Sound familiar? If so, here's how to get exercise on your side, for good.

Commitment – You'd like to exercise more.

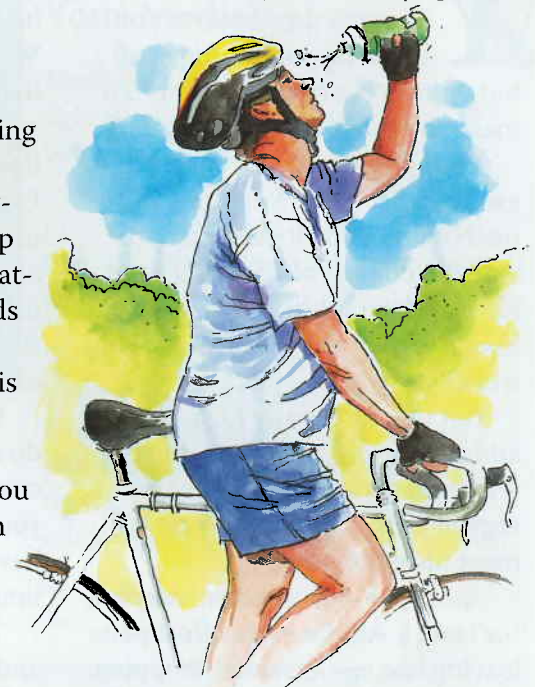
Yet it's so easy to skip it, even when faced with easy opportunities to do it. **Solution:** Make a case for yourself. Visualize the pluses, such as more energy and confidence or appearance, not to mention dozens of health benefits.

Short on time? Ask yourself what you'd be doing if you weren't walking, biking or lifting weights. Surfing the Web? Text messaging or chatting on the phone? Watching TV? Are those sedentary

pursuits as beneficial as exercising your body?

Start calling yourself an exerciser, who will no longer pass up chances to be active. Keep repeating to yourself the many rewards of being an exerciser.

Tip: Keeping a daily journal is an excellent kick-start to many new habits, especially exercise. Charting your progress keeps you motivated. It feels good to fill in the blanks.



Specific Goals – Do you have a plan?

Without realistic targets you may start gung ho down a path you cannot stay on, and fall off.

Solution: Identify the results you most want to achieve – muscle strength and toning, stretching to ease backache, yoga to relieve stress, or aerobic activities to lose weight. Like most people you'll have multiple reasons to increase physical activity.

List 3 targets:

- ❶ Choice(s) for exercise, sports or physical activity.
- ❷ How often you will fit in your choice(s) in the first week, and into the next month.
- ❸ The amount of time you know you can manage without fail – even as little as 2 10-minute dumbbell sessions in the first week.

Base your plan on variables such as weather, work, travel, health and general obligations. When major events threaten to derail your goals, don't be discouraged; you can always return to your plan.

Pleasure – Forget boring activities.

If typical exercises bore you, you may dread the daily effort forever. In fact, the word "exercise" is a de-motivator for many people.

Solution: List some options that will get you up and moving.

There are countless "active" pursuits that are both enjoyable and beneficial to your health – and fit well into everyday living.

Check "faithful tricks". ➔

Best advice: People who stick with exercise for years are those who find the pleasure of activity is in the feeling of movement – they love the way exercise makes them feel. It becomes second nature to move every day, and that is the ultimate motivation. Just give yourself the chance.

Fitness Faithful Tricks

List all the activities you would enjoy – and mix them up. Some ideas:

- ✓ Take a dance class or scuba lessons.
- ✓ Join friends for golf.
- ✓ Hike or bike on nearby trails.
- ✓ Try a water-exercise class.
- ✓ Pump some weights or pedals while watching TV.
- ✓ Try a comforting mind-body approach with yoga or Pilates.
- ✓ Reward yourself for goals reached.
- ✓ Explore what's fun for you – maybe it's learning to rollerblade or snowboard.
- ✓ Walk with a friend or a pedometer. Walk your dog or kids. Walk where the surroundings appeal to you.

GOAL LINE Don't like solo exercise? Grab a friend or co-worker and walk or bike together.

