



Wellness Matters

January/February 2010

HEALTHY HAPPENINGS

BIGGEST LOSER

WEIGHT LOSS CHALLENGE

Monday, January 18 –Monday, March 14

Is losing weight one of your New year's Resolutions? The Biggest Loser Challenge can get you on track. Based on the TV show, this challenge encourages regular cardiovascular and strength exercise and healthy eating. Participants will receive weekly emails with weight loss tips and fun workouts. If you would like to receive this info but do not wish to participate in the program just let Amy know.

The two BIGGEST LOSERS (by percentage of body weight lost) will win an **IPOD shuffle**. All participants who lose at least 3% of their body weight will receive a **long sleeve t-shirt**. Register with two or more colleagues and you will all receive a free **water bottle**.

You must weigh in and weigh out for this program. Your weight is not shared with anyone. Weigh-in at one of the following locations: or self weigh and report to Amy:

Longmeadow Community House, Wed., 1/13, 9-10:30am

East Longmeadow Town Hall, Wed., 1/13, 11-12:30pm

Wilbraham Town Hall, Thurs., 1/14, 12-1:30pm

Minnechaug, Room B-5, Thurs., 1/14, 2-3:30pm

LPVEC– at January Transportation Meetings

FREE NICOTINE

PATCH GIVEAWAY

Are you ready to quit smoking? Do you know that using a quitting aid such as the Nicotine Patch can double your chances of quitting? This program will offer a 4-week supply of patches. If you would like to take advantage of this program please contact Amy Higgins to schedule your ten minute appointment

with a nurse.

Wilbraham Town Hall

Thursday, January 21, 4:30-6:30pm

Longmeadow Community House basement
Monday, January 25, 3:30-5:30pm

This program is confidential.

Participants will also be offered an opportunity to participate in a FREE Freedom From Smoking group program.

ZUMBA

8 Wednesdays beginning January 20

2:30pm-3:15pm, LPVEC, Brush Hill Rd. Gym

4:30-5:15pm, Wilbraham Town Hall

Make \$48 check payable to the Scantic Valley

Regional Health Trust. Send checks by Jan 18 to:

Longmeadow HR Office attn: Amy Higgins, 735
Longmeadow St., Longmeadow, MA 01106

SELF CARE YOGA

10 Thursdays beginning January 21

3:30pm-4:15pm, Wolf Swamp Road School

HWRSD TBD

Make \$60 check payable to the Scantic Valley Regional Health Trust. Send checks to Longmeadow HR Office attn: Amy Higgins, 735 Longmeadow St., Longmeadow, MA 01106

Weight Watchers is one of the world's most successful weight loss programs and now offers a 3-payment plan. A 12-week class costs \$148. If you are a BCBS member you might be eligible for full reimbursement of this cost. Please contact Amy if you are interested in this program.

PROGRAM REGISTRATION

Contact Amy Higgins, Wellness Coordinator, at 323-4309 or amyhiggins2003@yahoo.com.

This newsletter has 2 pages.

DO YOU KNOW WHAT SELF-FUNDED MEANS?

The Scantic Valley Regional Health Trust is an example of a self-funded insurance trust. Do you know what that means?

In a traditional fully insured health plan, your company pays a premium. The premium rates are fixed for a year, and you pay a monthly premium based on the number of employees enrolled in the plan. Your monthly premium only changes during the year if the number of enrolled employees in the plan changes.

The insurer collects the premiums and pays the health care claims based on the benefits in the policy you purchased. The covered persons are responsible to pay any deductible amounts or co-payments required for covered services under the policy.

The cost of a self-funded plan has fixed components similar to an insurance premium, e.g., administration fees, stop-loss premium, and variable costs (the claims expense). The administrative fees, stop-loss premiums, and any other set fees charged per employee are referred to as fixed costs and are billed monthly based on plan enrollment just like an insurance premium. The employer sponsoring a self-funded plan also pays the claims costs incurred by the covered persons enrolled in the plan, and this cost varies from month to month based on health care use by the covered persons. Stop-loss insurance reimbursements are made if the claims costs exceed the catastrophic claims levels in the policy. So the total cost of a self-funded plan is the fixed costs plus the claims expense less any stop-loss reimbursements.

Keep in mind that the lower the costs due to claims the less money you pay out of your pocket. So take good care of yourself, and use your benefits wisely.



Scantic Valley Regional Health Trust

SCANTICHEALTH.ORG

All municipal employees in Hampden, Wilbraham, HWRS, Longmeadow, East Longmeadow and LPVEC may participate in any of the programs listed in any location. Family members and friends are also invited to participate.

Fitness and Weight Loss Benefits

This time of year many of us consider making resolutions related to fitness and weight loss. Your health plan may give you additional incentive. BCBSMA and HNE subscribers can receive up to \$150 per calendar year for qualified fitness center dues and participation in Weight Watchers and hospital-based weight loss programs. Contact your benefits administrator to confirm your eligibility today.

Pain in the Angus

from Nutrition Action Health Letter

"The more the meatier." "You can never have too much of a good thing." "Have your bacon, eat it too."

Those are a few of the "Angus Axioms" in ads for **McDonald's** new **Angus Third Pounders**.

Two out of three Americans are overweight or obese. Obesity rates have doubled in children and teens. And McDonald's wants us to shift from Quarter Pounders to Third Pounders. Why not Half Pounders? Or Full Pounders? After all, adding on pounds seems to be our national pastime.

Angus Third Pounders come in three flavors: **Deluxe**, **Mushroom & Swiss**, and **Bacon & Cheese**. To your waistline, their 750 to 790 calories look like two Quarter Pounders (410 calories each). That's because each Angus has more meat and always comes with cheese, and it takes a bigger bun to hold it all.

You shuffle out of the Golden Arches with at least three-quarters of a day's saturated fat (16 or 17 grams) plus 2 grams of trans fat (it occurs naturally in the beef and cheese). With a boost from American cheese and pickles, the Deluxe tops a day's sodium (1,700 milligrams). The Bacon & Cheese hits 2,070 mg of sodium and, if you get it as part of a Value Meal—with fries and a soda—1,380 calories. Yum.

Over at Burger King, the **Steakhouse XT Burger**, made with a 7 oz. beef patty, packs 970 calories, 23 grams of sat fat, 1 gram of trans fat, and 1,930 mg of sodium. Why not just call it a Steakhouse Fat-T Burger?

