



live well, work well

# North Brunswick Township School District

Employee Health Benefits Bulletin

December 2016

## Stay Well Ahead

*Winter is upon us and the new year is just ahead. Be prepared with these wellness tips and benefit reminders.*

### New! The Difference Card

The Difference Card is a new way to help pay for your out-of-pocket medical costs, such as emergency room or office copays, deductibles, or coinsurance. Here's how it works:

After you sign up, you will receive a Difference Card (Mastercard) in the mail prior to the program start date of January 1, 2017. When you visit a doctor or facility, instead of paying your copay out-of-pocket, swipe the card as payment instead; you pay any remaining balance due. Or pay upfront and submit a manual claim for reimbursement.

**Note: if you are also enrolled in a Flexible Spending Account (FSA),**

**you must swipe the Difference Card before the FSA Debit Card to ensure accurate payment.** Learn more at [www.differencecard.com](http://www.differencecard.com).



**Annual Plan Benefits** Your Aetna plan provides benefits for specified covered services

related to Preventive Care, such as labwork, routine physicals, or screenings. Certain Preventive Care services are covered annually; with the start of a new year just ahead, keep in mind you can access these services in-network at no charge.

Also, remember that deductible amounts that may apply to your plans will renew in 2017. See your plan overviews for details.

**Stay Ahead of The Flu** There is still time to prevent the flu this

season. Talk with your doctor or visit an Aetna-contracted provider at a listed [retail location](#) for a flu shot now. These providers can dispense the flu vaccine and other vaccines onsite with your Aetna **medical** ID card. Visit [www.aetna.com](http://www.aetna.com) to learn about flu prevention and vaccines.

**Feeling Down?** Colder days ahead with fewer hours of sunlight may cause some to feel less energetic, have trouble sleeping, or feel depressed most of the day. If you face the "winter blues" each year, you could suffer from SAD, or [Seasonal Affective Disorder](#). The National Institute of Mental Health (NIMH) [advises](#) that:

- Women are four times more likely to suffer from SAD than men.
- Those with a family history of or diagnosed with bipolar disorder or depression are at more risk.
- Younger adults are at higher risk than older adults; SAD can also occur in children and teens.

If you worry you are suffering from SAD, speak with your doctor and visit [www.aetna.com](http://www.aetna.com).



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## Stay Resolved and Be SMART

According to research, only 8 percent of people who make New Year's resolutions are able to achieve them. This could be due to people setting unrealistic goals or setting no goals at all. If you want to make a resolution in the new year and actually stick to it, consider setting a "SMART" goal—one that is **s**pecific, **m**easurable, **a**ttainable, **r**ealistic and **t**imely.

For example, you have resolved to take three CrossFit classes per week for 60 days. If you achieve your goal at the end of that 60-day period, you should reward yourself with something worthwhile. Then, keep your original goal going by setting a new SMART goal after achieving each one. Remember to determine your reward when setting your SMART goal. That way, when you are five weeks in and tempted to give up, instead set your sights on that specific reward and remind yourself how close you are.

### How to Make and Keep Your New Year's Resolutions



**S-Be specific.** Specific resolutions make them more concrete and exciting. General resolutions are static and often lack inspiration.



**M-Make them measurable.** Determine benchmarks against which you can determine progress. Without measurable benchmarks, you can't gauge progress and may not feel motivated to continue.



**A-Make them attainable.** Choose resolutions that are important to you and actually inspire you to take action.



**R-Be realistic.** You must be willing and able to work toward something concrete. Set yourself up for success with a resolution that you are realistically able to achieve.



**T-Be timely.** Identify a solid start and finish. Without that, you will have no sense of urgency to accomplish your goal.

## Avoid Food Poisoning

Each year, approximately 1 in 6 Americans get sick from food poisoning. Most recover without any long-lasting effects; however, those who are pregnant, elderly, or have chronic conditions are more at risk for developing complications. Ensure your food is safe with these preventive tips:

- Check expiration dates on food packages
- Wash hands, cutting boards, and knives with antibacterial soap and hot water
- Never serve meat on the same plate it was placed when raw
- Use a food thermometer to ensure chicken and turkey is cooked to 165°F and ground beef, steaks, and roasts are cooked to 160°F
- Avoid thawing foods at room temperature
- Wash fruits and vegetables thoroughly, especially those that are not cooked (e.g., apples or pears)

## Healthy Recipe

### 30-Minute Chili

#### Ingredients

- 1 lb. ground beef
- 1 onion, chopped
- 2 cups light red kidney beans, cooked
- 1 can tomato soup (no water added)
- 1 Tbsp. chili powder, or to taste
- 10 drops hot pepper sauce, or to taste

**Directions** In a large skillet, cook the meat for about 10 to 15 minutes or until brown. Drain the meat, add the onion, and cook for five minutes.

Add the kidney beans, soup, and chili powder; heat for five minutes or until hot. If using hot pepper sauce, add the sauce then, too.

Serve alone or atop whole wheat pasta or rice.

Yield: 6 servings. 310 calories, 10 grams Fat, 28 grams Protein, 26 grams Carbohydrates per serving.