

Benefit Plan Administrators, 402 Graham Avenue, Eau Claire, WI 54701
<http://www.bpaco.com>

INSIDE THIS ISSUE

- 1 Welcome
- 1 'Detox' From the Thanksgiving Feast
- 3 Keep Your Information Up-to-Date
- 4 Flu Prevention
- 5 Holiday Stress Relief
- 6 Make Holidays Meaningful

Welcome

Welcome to the fall edition of our newsletter! We are continuing our effort to deliver to you an issue containing helpful health information. If there is a topic you would like to see covered, please let us know and we will be happy to include it in a future issue.

This newsletter will be published on our website and can also be received via email. If you, or someone you know, would like to receive new issues via email, please sign up on our website, <http://www.bpaco.com>.

If you have any questions or comments regarding this newsletter, please contact us at newsletter@bpaco.com.

'Detox' From the Thanksgiving Feast

Article from Johns Hopkins University

It's the day after Thanksgiving, better known as Black Friday thanks to all the huge sales.

But instead of shopping, you may be feeling lazy and sluggish, trying to recover from a day of overdoing it on the foodstuffs (and I do mean stuff!) during the traditional Thanksgiving food fest. The question now is, how to repair the damage we've done to ourselves by overeating?

While there's no magic bullet that will quickly allow you to jettison all those extra calories and fat the day after Thanksgiving, you may feel better doing a short "detox" diet.



No, I'm not suggesting laxatives or lemon juice and cayenne pepper, or some other unusual concoction. There really isn't a need for a long-term diet like that, which can cause vitamin and mineral deficiencies. I'm talking about healthy eating that lets your body recover from the great Turkey Day insult.

There is normal day-to-day digestion, but there is also the need occasionally for our body's organs to help us get rid of extra amounts of substances we don't need, like waste products, chemicals, fat, and sugar. Here are some guidelines that will help your body get back into healthy eating. Try these tips for three days:

'Detox' Diet Tips:

- *Drink plenty of water*
 - *Choose lower-fat foods*
 - *Include high-fiber foods*
 - *Aim for lots of fruits and vegetables*
 - *Don't forget the exercise*
- **Drink plenty of water and other low-calorie, non-caffeinated fluids.** Fluids help to flush out toxins from our body. Our kidneys must do the hard work of filtering out the toxins and they need water to their job. Drink as much fluid each day as is comfortable for you.
 - **Choose lower-fat foods.** Our bodies have to work longer and harder to digest higher-fat foods. Give your digestive system a rest and choose low-fat alternatives.
 - **Include high-fiber foods.** Fiber is the body's scrub brush; it can help sweep out your colon.
 - **Aim for lots of fruits and vegetables.** These foods are not only naturally low in calories and fat but also high in fiber. Over these three days, eat less protein and starchy foods and fill up on fruits and vegetables – aim for six to eight servings per day.
 - **Don't forget about exercise.** Exercise itself is a great way of detoxifying the body. Plan to go for at least a 30-minute walk each day.
-

And what about all the Thanksgiving leftovers? You can save and freeze some of them, but don't feel guilty about tossing away the sweets and higher-calorie and -fat foods. This will save you the calories later and you will be the healthier for it!



Keep Your Information Up-to-Date

Benefit Plan Administrators would like to remind everyone to provide updated contact and coverage information promptly. Ensuring that your information is up-to-date will help us to promptly process your claims.

Each year we send out Other Insurance and Student Status questionnaires. We may also send out letters requesting further information if a claim appears to be a result of an accident or if there is a need for further information before we can process the claim. We use the information from these forms and letters to determine eligibility and benefit coverage when processing claims. If we do not have this information, we must deny any applicable claims until the information is received. By filling out and returning these forms promptly, we are able to quickly process your claims.

Changes to your contact information (address/phone) should also be reported to BPA as soon as possible. If we do not have current contact information, your claims may be delayed if we are unable to contact you for needed information.

Please contact your employer as soon as possible when adding or removing a spouse or child from your plan. More and more healthcare providers are sending claims electronically, which can mean that BPA may receive a claim in as few as two or three business days after your visit to the healthcare provider. If we have no record of an individual being enrolled under your plan, we will reject the claim and return it to the healthcare provider.

We would also like to remind everyone about our online service, Benefit Center Online. Through this website you have access to health claim, flexible spending, and enrollment information. Forms, plan documents and links to medical information are also available. Additionally, our online customer service allows you to submit your benefit questions electronically.

All of us here at Benefit Plan Administrators wish you a happy, healthy and safe holiday season!

*Happy
Holidays*



Prevent Flu: Healthy Habits Beat the Virus

Article from WebMD

To prevent flu -- or any illness -- you've got to stick with a healthy lifestyle.

"I really believe your immune system takes care of a lot of things," says Erica Brownfield, MD, a professor of internal medicine at Emory University School of Medicine in Atlanta. "Even if you've been exposed to the flu, you don't have to get it."

The best flu prevention strategy is basic -- good nutrition, regular exercise, and enough sleep, she tells WebMD. "You can also wash hands frequently, and avoid people who have the flu. But really, it's hard to prevent contact with germs. Keeping yourself healthy is generally the best defense against the flu."

Making It Work Everyday

- **Eat your vegetables.** A well-nourished immune system is better able to fight off infections. It's got to be fueled with natural vitamins and antioxidants found in healthy foods. Eat dark-green, red, and yellow vegetables and fruits. They're packed with numerous antioxidants, plus vitamins A, C, E, and beta-carotene.
- **Exercise regularly.** Every time you walk or run, you're boosting your body's immunity, the natural defense against viruses. A daily 30-minute walk -- or three 10-minute walks -- is the minimum you need. Doing more provides greater health benefits.
- **Get plenty of sleep.** Most adults need about 7 to 8 hours sleep. Teens need more -- about 9 hours daily. Growing kids need from 10 to 12 hours of sleep.
- **Reduce stress.** Some stress is good, but know when to relax. Too much stress impairs the immune system.

"There are no guarantees," says Robert Schwartz, MD, chairman of family medicine at the University of Miami School of Medicine. "You can do all these things, lead an absolutely healthy lifestyle, and still get sick. But if you're healthy and your immune system is working, it's possible to avoid getting the flu. At least, you will be sick less often anyway."



Flu Prevention Tips:

- *Eat your vegetables*
 - *Exercise regularly*
 - *Get plenty of sleep*
 - *Reduce stress*
-

Holiday Stress Relief

Article from WebMD

Do you get blue amid the red, green, and gold? If the holidays bring more harrumph than hooray, here are some tips to lighten your day.

"People need to have realistic expectations about the holidays," says Nadine Kaslow, PhD, professor of psychiatry and behavioral sciences at Emory University and chief psychologist at the Grady Health System in Atlanta.

"There's so much hype -- people feel everything has to be great, you have to get along with your family," she tells WebMD. "Sometimes we expect holidays to cheer us up when having a tough year. That's not realistic."

Many people try to do too much, try to please too many people, says Kenneth Goodrick, PhD, associate professor of family and community medicine at Baylor College of Medicine in Houston. He is a psychotherapist and author of the book, *Energy, Peace, Purpose*.

Entertaining at home can stretch your last nerve -- especially if it brings out your perfectionist tendencies, he adds. The holidays can also open up old wounds, if yours was a dysfunctional family, if you're divorced, or if you have lost a spouse.

"The holidays should be about making good memories," Goodrick tells WebMD.

Some survival strategies:

- **Think about what's important.** "Remember that happiness and fulfillment lie in the balance between self-care and caring for others," he says. "Take care of yourself so you won't burn out, so you will be of maximum help to others. That's where you will get maximum fulfillment."
- **Get involved** in a religious faith based in love, and celebrate that faith.
- **Socialize.** If you're feeling lonely, find a church or community center where you can be with other people. Sing carols. See a play.
- **Gather your support group.** Everyone should have someone to talk with about personal problems -- whether it's a support group or a friend, says Goodrick. "Happiness and fulfillment comes from doing constructive work and having loving relationships. Be counselors for each other, commiserate. Don't judge. Just try to help others come up with solutions to problems."

Holiday Stress Relief:

- *Think about what's important*
 - *Get involved*
 - *Socialize*
 - *Gather your support group*
 - *Stay away from booze*
 - *Exercise every day*
 - *Avoid TV*
 - *Don't spend so much*
 - *Simplify your traditions*
 - *Do something useful*
-



- **Stay away from booze.** Alcohol changes your mood -- and it also brings out the worst in people. You can have parties without alcohol or high-fat foods.
- **Exercise every day.** That's especially important when you're eating more. "It's hard to be sad if you're physically fit, if you get enough sleep," says Goodrick.
- **Avoid TV.** "Most is not designed to make you a better person, or even feel better," he adds.
- **Don't spend so much.** "You don't have to buy electronic entertainment equipment that far exceeds the human sensory capability to detect the difference," says Goodrick. "I like going to the mall and not buying anything. I get a charge out of that."
- **Simplify your traditions.** Instead of the big family gift exchange, why not exchange amusing and instructive family stories, tell each other how much we appreciated each other -- or not -- over the years? "Sometimes honesty is good," Goodrick says.
- **Do something useful** for your community. Visit people at the nursing home.

If your family is having problems, don't try to patch them up now, says Kaslow. "Resist the temptation to patch up long-standing family problems. This is not the time of year to do that. It's an emotionally charged time. People put a lot of importance on holiday celebrations. It's easier to patch things up when things are less stressful."

Make the Holidays More Meaningful

Article from HealthDay

Children can easily be caught up in the superficial aspects of the holidays, including all of the big meals, and gifts coming from so many friends and relatives.

The Nemours Foundation offers these suggestions for making the holidays more meaningful for you and your children:

- Create traditions in the family that your children can look forward to. Talk about why it's important to have traditions, and which ones are their favorites.
- Encourage children to volunteer, and to make donations and gifts for those who are less fortunate.
- As a family, make homemade gifts to give to friends and family members. Help your children understand that a gift doesn't need to be something that's bought from a store.
- Don't let yourself get stressed during the holidays. Let your children see that it's a time to enjoy spending together as a family.

BPA Benefit Plan Administrators

Benefit Plan Administrators

402 Graham Avenue
PO Box 1128
Eau Claire, WI 54702-1128

Phone:

(715) 832-5535
(800) 236-7789

Fax:

(715) 838-8507

E-mail:

newsletter@bpaco.com