

For Your Benefit

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Other Metabolic Syndrome Risk Factors:

- Age
- Race
- Weight
- Other diseases
- History of diabetes

Metabolic Syndrome

What is it and how does it affect you?

You may have heard about Metabolic Syndrome, which is a condition quickly becoming more common in the United States. Metabolic Syndrome is a group of risk factors that occur simultaneously, and greatly increase the risk for stroke, type 2 diabetes and coronary artery disease. The two most important risk factors are both related to obesity, which are extra weight around the middle of the body (central obesity) and insulin resistance, which means that the body cannot use insulin effectively and therefore cannot control the level of sugar in a person's body. There is an easy way to determine whether or not you have, or are nearing development of Metabolic Syndrome. If you have at

least 3 of the following 5 symptoms, Metabolic Syndrome is present:

- Blood pressure \geq 130/85 mmHG
- Fasting blood sugar \geq 100 mg/dL
- Large waist circumference:
 - Men \geq 40"
 - Women \geq 35"
- Low HDL cholesterol:
 - Men $<$ 40 mg/dL
 - Women $<$ 50 mg/dL
- Triglycerides \geq 150 mg/dL

Talk to your doctor if you think you may have Metabolic Syndrome. In addition to the increased risks already mentioned, those with Metabolic

Syndrome are also at increased risk for the following:

- Atherosclerosis (thickened artery walls)
- Heart attack
- Kidney disease
- Liver disease
- Peripheral artery disease

You can help manage or prevent Metabolic Syndrome by losing weight, exercising at least 30 minutes/day and not smoking.

To learn more about Metabolic Syndrome, talk to your doctor or visit

<http://www.mayoclinic.com/health/metabolic%20syndrome/DS00522>

What Does Anthem's Website Have to Offer?

If you've never visited Anthem's website, you're missing out! Once you register for the site (www.anthem.com), you can easily view your plan benefit summaries (what's covered and what you are expected to pay), see records of past visits,

locate providers, contact customer service, and much more! Check out the Associates' side of Trends' website in the next week for a guide to Anthem's website.



How to Prepare for Your Next Doctor Visit



Going to the doctor for routine check ups or unexpected reasons can be intimidating, but there are a few things you can do to not only prepare yourself for the exam itself, but also help to lower your costs. First, make sure that you speak with your doctor's office prior to visits, if possible (it may be more difficult to do this in an emergency situation). Ask the office to call Anthem or your insurance provider to make sure that what you are having done is covered, and what

your potential out-of-pocket costs may be. You should also check with different in-network providers, to compare their costs. Depending on their agreements with the insurance company, the cost for a specific procedure could be thousands of dollars cheaper at one in-network provider versus another! Check out Anthem.com for a cost comparison tool.

It's not all about costs when it comes to medical services. Make the most

of the time you have with your doctor. Prepare a list of questions or concerns you have, and don't be afraid to talk to your doctor.

Ask *why* medications are prescribed, and whether or not generic drugs are available. Also, ask why tests or exams are suggested, and when they need to be completed.

How Much Activity Do Kids Need?

As we focus on weight loss, disease prevention and quality of life, we cannot forget about the children!

Childhood obesity is another growing problem in the U.S. One in three children in America is overweight or obese. These children have a higher prevalence of many diseases and health conditions, such as asthma, diabetes, headaches and depression than children with

a healthy weight. Some blame television and video games; others blame the marketing of unhealthy foods to children. Whatever the cause, there are ways to prevent a child from becoming overweight and lethargic. One way is to make sure that a child is getting enough physical activity every day. But how much activity do kids need to stay healthy? Here are

suggestions from Anthem:

Ages 1 to 3: 30 minutes of structured activity (sports, games, gym class) and 60 minutes of unstructured (random "playing")

Ages 3 to 5: 1 hour each of structured and unstructured

Ages 5 to 18: Mix of moderate to vigorous physical activity for at least 60 minutes per day

Remember, a healthy diet is also essential to a child's health. Combine physical activity with healthy foods in correct portion sizes for maximum benefit.



Take Advantage of the Tax Holiday



Let's switch gears briefly to everyone's favorite topic: taxes. As you know, Congress passed a "tax holiday" for 2011, which reduces your Social Security tax by 2 percentage points (from 6.2% to 4.2%). A person who earns \$50,000 this year will pay \$1,000 less in Social Security and

Medicare taxes this year. The tax is slated to go back to the normal 6.2% for 2012, so take advantage of the break while you can! You may want to consider contributing the extra dollars you are taking home into your retirement fund, whether that's your 401(k) through Trends or an

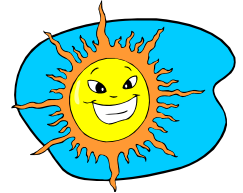
account you've opened on your own.

If you'd like to increase your contribution to your Trends 401(k), you can find the semi-monthly contribution change form on the Associates' side of Trends website.

Staying Safe in Summer Heat

Many people amp up their workouts in the summer months, because of the warm weather and sunshine. Sometimes, however, the heat can be extreme, and the danger of suffering heat exhaustion or dehydration outweighs the benefit of the extra exercise. If you just can't resist the urge to spend your days in the sun, use these strategies from the American Council on Exercise:

- 1) Hydration: Fluid replenishment before, during and after exercise is essential to avoid progressive dehydration
- 2) Exercise Intensity: You should reduce the intensity of your work, particularly in the first few times you are exposed to higher temperatures
- 3) Fitness: Physical training and heat acclimation can increase your blood volume, helping to regulate body temperature
- 4) Clothing: Wear minimal clothing to provide greater skin surface area for heat dissipation. It should be loose, lightweight, and a light color to reflect the sun; cotton is best
- 5) Rest: Know when to say 'no' to exercise; use common sense!



Back Pain: Dos and Don'ts

Many Americans live with back pain, be it occasional or chronic. If you are one such person, follow these guidelines and you may be able to ease the pain:

Sitting:

Avoid sitting. If you must sit, get up and move every 20 minutes. Sit with your knees at hip level or slightly higher than your hips. Use a small towel rolled behind your back to add support in the lumbar (waist) area.

Standing:

Stand with one foot in front of the other with knees slightly bent. Or place one foot on a stool. This position will reduce the pressure on your lower back.

Lying:

Use the resting position frequently. Sleep on a firm mattress, on your back, with pillows under your knees; or on your side with knees bent

and a pillow between them.

Driving:

Bring your seat forward to a position in which your knees are slightly higher than your hips. Use a towel roll for support.

Lifting:

Avoid lifting. If you must lift, put one foot in front of the other. Bend to the floor and keep the object as close to you as possible.

Use the strength in your legs instead of your back.

Activity:

Stay as active as possible. Muscles tighten and stay in spasm if they are not allowed to stretch. Walking is a good exercise for low back pain.

Counting Calories?

While there are many methods for losing weight, many people focus on counting calories. Arguably the easiest way to track, calorie counting can also be an easy way to figure out how much excess food you should cut from your diet, in

order to lose weight. The first step is to determine how many calories you should consume in a day. To do so, multiply your current weight by 15 (roughly the number of calories per pound per body weight needed to maintain your weight if you

are moderately active (30 minutes of exercise/day). In order to lose weight, a person should consume fewer calories than he or she burns in a day. So, after calculating the number of calories you burn in a day, be sure to consume

fewer than that amount! Consult your doctor to determine how much weight you need to lose, and a good pace for that weight loss (1-2 pounds per week is "normal").

Important Contact Information

Health/RX/Dental/Vision

www.Anthem.com

Anthem Dental Customer Service:

(800) 282-1730

(800) 367-5897

Anthem Customer Service:

(877) 814-9709

Anthem Life:

(800) 551-7265

Anthem Prescription Customer Service:

(800) 962-8192

Financial Center Federal Credit Union:

(317) 916-7730

Enrollment and Change Forms can be found on the Associate side of Trends' website:

http://www.trendsiinternational.com/mm5/merchant.mvc?Screen=CTGY&Store_Code=TI&Category_Code=AS_HR_FORMS

2011 Holiday Schedule

Independence Day – July 4th

Labor Day – September 5th

Thanksgiving Day – November 24th

Christmas Eve & Christmas Day – December 23rd, December 26th

