

For Your Benefit

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Have questions about the Earned Income Tax Credit?

For answers to questions regarding the EITC, go to

www.irs.gov/pub/irs-pdf/n797.pdf

Or

www.irs.gov/individuals/article/0,,id=150557,00.html

Clearing Up FSA and HSA Points of Confusion

Many people have posed questions regarding the changes to the list of items reimbursable through Flex Savings Accounts (FSAs) and Health Savings Accounts (HSAs). As you know from the Trendsetter, and the last edition of *For Your Benefit*, over-the-counter (OTC) drugs are no longer eligible HSA and FSA expenses unless prescribed by a doctor. The IRS issued the following guidance to clarify four of the trickiest

aspects of these reimbursement restrictions:

- 1) The changes apply to all OTC expenses employees incur on or after 1/1/2011, regardless of when the funds were set aside.
- 2) Since 1/1/2011 is the effective date, OTC expenses incurred before 1/1/2011 can be reimbursed from FSAs and HSAs.
- 3) The reimbursement

changes do not apply to OTC items that are not medicines or drugs. Health savings plans can still reimburse employees for bandages, diagnostic devices, etc.

4) "Prescription" is defined by state laws. For purposes of the new regulations only, a "prescription" must meet the "legal requirements of a prescription...in the state in which the medical expense is incurred" and be issued by an individual "legally authorized to issue a prescription."

Medical Flex Spending – Rules of the Road

Let's keep the discussion of Flex Spending Accounts going and turn our attention to the proper procedure for submitting a claim. Keep in mind that if you have a Health Savings Account, you can only use your Flex Spending Account for vision and dental costs.

To submit your claim, please go to the Associates' side of Trends' website, under HR – Miscellaneous Documents – Flex Spending Forms. Print the FSA claim form. Under the Medical Expense Claims

section, fill out the date the expense was incurred, the name of the service provider, the expense description, the person on the plan for whom the expense was incurred (you, your spouse, your child, etc.), and the net amount of the expense. Attach the corresponding receipts in the order they are listed, and total the Net Amt. column. The attached receipts must contain the name of the insured receiving the treatment, the type of treatment and date of

occurrence, the name of the doctor or health facility at which the services were performed, the amount of the expense and the payment amount.

As of the date of this publication, Trends has not received the 2011 Summary Plan Description from our document preparer. Once received, it will be posted on the Associates' side of Trends' website, and employees will be notified.

Health Care Reform – Frequently Asked Questions

As you may know, there were several parts of the Health Care Reform Law that are already greatly impacting your health benefits.

One major change is that children can remain on their parents' health insurance policy until the end of the month that they turn 26 years of age.

Another change is that there are no longer lifetime dollar limits on benefits. The health care reform law requires health insurance companies to remove lifetime dollar

limits on benefits from all plans. This applies to medical and pharmacy benefits only; not dental or vision.



Tips to Achieve Weight Loss in 2011



As we enter the New Year, many of us have resolved to lose those extra pounds that might be holding us back from our favorite activities, interacting with family and enjoying a high quality of life.

Losing weight is easier said than done, and many people find that seemingly uncontrollable cravings and emotional eating don't help. Below are some tips to help you gain control, and achieve healthier eating habits.

1.) **Know the difference between hunger and cravings.** Before you reach for that

junk food snack, check in with your body and ask yourself if you're truly hungry. How can you tell? If an apple or other healthy snack will satisfy your need for food, you're legitimately hungry. If not, you're likely just craving salt or sugar.

2.) **Recognize emotional eating.** The next time you feel a desire to eat when you *know* you're not hungry, stop and ask yourself how you're feeling. Are you sad, bored or stressed? Learning to see the connection between certain

moods and certain foods helps you avoid emotional eating.

3.) **Eat when you're hungry, stop when you're satisfied.** Eat slowly and check in with yourself regularly to see if you are reaching a "full" level. Are you pushing past full just because you like the eating process?

4.) **Don't buy problem foods when grocery shopping.** If it isn't in the house, you can't eat it.

Fit & Active

You may not be aware that there are at least two black belts roaming the halls of Trends. Michelle Kesler and Ben Rubin are black belts in the Korean martial art of Taekwondo. According to the World Taekwondo Federation, "Taekwondo is one of the most systematic and scientific Korean traditional martial arts, that teaches more than physical fighting skills. It is a discipline that shows ways of enhancing our spirit and life through training our body and mind," (www.wtf.org). Ben and Michelle agreed to share their experiences in Taekwondo. Below are their stories, which may inspire you to study this martial art!



Michelle's Story...

"I have been participating in the Martial Arts for 12 years. I am currently a 3rd degree senior black belt in Taekwondo. In September I will be eligible to test for my 4th degree. I also practice Brazilian Jiu Jitsu, kickboxing and boxing. I work out at Fishers Martial Arts and am generally there 4-5 times per week. The martial arts are a great way to stay fit, but also has other benefits including improving your confidence and self-control. What is even better is that Martial Arts is something I can share with my daughter. At nine she is already a 2nd degree black belt."

Ben's Story...

"I've been doing TKD for about 16 years. I am a 2nd degree black belt (the maximum is 9th degree). Classes at my school are 50 minutes, and I usually go three times a week. Classes include stretching, punching/kicking practice, self defense grappling, forms (predetermined sequences of movements as seen in many movies) and sparring. I don't do tournaments, but I have several friends at my school that like going to tournaments, where they do sparring, board breaking and form competitions. It's a great all-over exercise because it builds endurance, strength, flexibility, and bone strength. One of my favorite things about this form of exercise is that it doesn't feel as repetitive as going to the gym, and it feels like you're developing a skill rather than just building towards lifting a heavier dumbbell. It's also a great way to make friends. And there are few things as therapeutic as beating up someone smaller than you."*

**Trends International does not endorse beating people up, especially those smaller than you ☺*



Ben's Tips for Fun and Effective TKD

- Make sure to stretch well before beginning class. Not stretching enough can lead to pulled muscles which can take several days to feel better.
- When learning a new technique, don't feel that you need to do it at full speed immediately. Do the movements at a speed you feel comfortable with. It's easier to do things right the first time and gradually increase speed than to try to correct yourself after getting in the habit of doing something incorrectly for months or years.
- Don't go 100% all of the time. You'll wear yourself out quickly and you'll increase the chances of hurting yourself or other people. Try to start at a moderate pace and gradually increase your exertion as class continues.
- There will always be people better than you and people worse than you. Don't judge your progress based on other peoples' abilities. Be happy with what you've accomplished.

Healthy Eating



Stuffed Chicken Divan with a Sherry Dijon Sauce

Ingredients:

- Cooking spray
- 2 cups (4 ounces) fresh broccoli florets
- 1/2 cup (2 ounces) grated Gruyere cheese
- 1 clove garlic, finely chopped
- 4 (6 to 8-ounce) boneless skinless chicken breast halves
- 2 teaspoons olive oil
- 2 teaspoons chopped fresh thyme
- Kosher salt and freshly ground black pepper
- 1 cup low-fat evaporated milk
- 1/2 cup low-sodium chicken broth
- 1/4 cup dry sherry
- 1 1/2 teaspoon cornstarch
- 2 tablespoons grated Parmesan cheese
- 1 teaspoon Dijon mustard

Directions:

Preheat the broiler. Mist a shallow rectangular baking dish with cooking spray. Bring a medium pot of salted water to a boil. Add the broccoli and cook until bright green and crisp tender, about 5 minutes. Drain well and run under cold water until cold. Drain well again and squeeze dry in paper towels.

Chop the broccoli and toss in a bowl with the Gruyere and garlic. Insert a paring knife into the thickest part of each chicken breast to make a 3-inch deep pocket. Stuff each chicken breast with equal amounts of the broccoli mixture. Rub both sides of the chicken breasts with oil and thyme and season with salt and pepper.

Heat a large nonstick skillet over medium-high heat until very hot, about 5 minutes. Put the chicken in the pan and cook until golden brown and just cooked through, about 6 minutes per side. If the chicken begins to brown too quickly, turn the heat down to medium to finish cooking through. Transfer to the baking dish.

Meanwhile, combine the milk and stock in a small pot, season with salt and pepper and bring to a simmer over medium heat. Stir the sherry and cornstarch until smooth and pour, whisking constantly, into the sauce. Cook until just thickened, about 2 minutes. Remove from heat and stir in the Parmesan. Top each chicken breast with 2 tablespoons of sauce and place under the broiler. Broil until lightly browned, 2 to 3 minutes.

Let the chicken rest for 5 minutes and then cut each breast in half on an angle. Whisk the mustard into the remaining sauce and spread a few tablespoons on each plate. Top with a halved chicken breast.

Nutritional analysis per serving

Calories 347; Total Fat 11g (Sat Fat 5.1g, Mono Fat 3.9g, Poly Fat 1.1g) ; Protein 50g; Carb 10g; Fiber 1g; Cholesterol 126.5mg; Sodium 433.5mg

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 Care:

(800) 962-8192
TDD: (800) 221-6915

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

April 22nd – Good Friday

Memorial Day – May 30th

Independence Day – July 4th

Labor Day – September 5th

Thanksgiving Day – November 24th

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

