



For Your Benefit



Payroll~Medical~Dental~Life~Retirement~Disability~Unemployment~Workers' Compensation Benefits
1720 Big Lake Road, Cloquet, MN 55720



June 2009



5 AMAZING ALLERGY FACTS

- 1 Sensitive to pollen?**
Wash your hair before bedtime. **Reason:** You'll remove any pollen and keep it from settling on pillows and bedding. **Also:** Avoid irritants such as tobacco smoke, automobile exhaust, hair spray and perfume; wash your hands frequently; plan outdoor activities when pollen counts are low.
- 2** The best time to take an **antihistamine**, which helps block allergic reactions, is before symptoms start. **Just remember:** some allergy medications can cause sleepiness. So never take one when safety requires you to be alert. **Suggestion:** Ask your health care provider about antihistamines that cause less drowsiness.
- 3 Dust mites** love to nest in area rugs and make you sneeze and itch. **If you're allergic, Australian researchers offer a simple solution:** Place area rugs outdoors in direct sunlight for a few hours until they become warm and dry. **Result:** Mites dry up and die.
- 4 Moving** to another location is no guarantee of allergy relief. **Why:** People usually develop allergies to their new region's pollens and molds within a few years of moving. **Plus:** most allergy-provoking grasses are widespread throughout the world.
- 5** As many as 20% of Americans believe they have a **food allergy**, but true food allergies are actually rare. What most people consider food allergies are usually signs of digestive problems, food poisoning or stress.

Source: Top Health, February

Lose the SALT — But Not the Flavor



Cutting back on the salt in your diet is one way to help control blood pressure. Many people consume much more salt than their bodies need — on average, at least 12 times as much, according to the America Heart Association. If you're used to salty flavors, know that you can shake the salt habit without feeling deprived.

Here's how:

- **Limit** processed foods, which are usually high in sodium. Eat more fruits, vegetables and other low-sodium foods instead.
- **Drain** and rinse canned vegetables before preparing them. They'll keep a little of their salty flavor, but you'll rinse away about a third of the sodium, according to the USDA.
- **Try** packaged foods labeled as low sodium.
- **Season** vegetables, poultry and fish with lemon juice rather than salt.
- **Try** cooking with salt-free seasonings, such as vinegar and herbs.
- **Prepare** plain brown or white rice instead of flavored rice mixes. Flavor with herbs or olive oil.
- **Snack** on "lightly salted" popcorn and pretzels and "no-salt-added" peanuts.

Remember: Try adding these tips gradually to get used to a lower-salt life. You'll eat healthier without sacrificing taste.

Source: Top Health, May

Quit smoking TODAY! Call the Wiidookawishin (Help Me) QUITPLAN Center at FDL. Schedule an individual appointment to get ready for your quit date! Save money, be healthy, smell better, QUIT TODAY!

Wiidookawishin QUITPLAN Center: Call 218-878-3707 to make a Smoking Cessation appointment at MNAW (218-878-3707) or CAIR (218-279-4064) or 612-871-1989 for an appointment at the Mashkiki Waakaigan Pharmacy in Minneapolis. Persons not eligible for smoking cessation sessions and Nicotine Replacement Therapies at MNAW or CAIR can access QUITPLAN Services at St. Mary's QUITPLAN Center (218-786-2677).

QUITPLAN Helpline: 1-888-354-PLAN — Available to any Minnesota smoker, the QUITPLAN Helpline offers free professional telephone counseling to help you quit.

www.quitplan.com: The quitplan website offers free membership, helpful quitting tools and a chance to connect online with thousands of others

ALL EMPLOYEES

Make sure to keep your contact information up to date with the benefits department. If you have family changes, you may want to update your beneficiaries for your life insurance and retirement policies. Also, please keep your explanation of benefits that you receive from the insurance company. You may refer to it if you have questions about payment of claims.



Tropical Tangy Fruit Salad

Ingredients:

- 1 cup plain low-fat yogurt
- 1/4 cup honey
- 3 tsp lime juice
- 1 mango, peeled, pitted and chopped
- 4 bananas, peeled and cut into 1/2 inch slices
- 2 navel oranges, white pith discarded, cut crosswise into 1/4 inch slices

Combine oranges, bananas and mangos in a salad bowl. Add lime juice and toss. Combine honey and yogurt in another bowl. Pour over fruit and toss before serving.

This recipe is considered low cholesterol and low sodium.

Calories, 412; Fat 5.9g; Calories from fat, 12.9%; Protein, 7.4g; Cholesterol, 3.7mg; Dietary fiber, 10.2g

Source: Quality Health, Healthy Heart Newsletter

Benefits Contact Information

Medical: HCH 1-866-679-0842
Medical: America's PPO 1-888-204-7871
Medical: CCStpa 1-866-356-2425
Pharmacy: WHI 1-800-207-2568
Pharmacy: Prime Therapeutics, Inc. 1-800-509-0545
Retirement: Fidelity 1-800-343-0860
Flex Plan: Compensation Consultants 218-879-6725
EAP: St. Luke's Mental Health 218-249-7077 or
1-888-355-8495
FDL Benefits Website: www.fdlrez.com/staff/staffmain.htm

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