

FOR YOUR BENEFIT

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

MARCH 2009



DON'T EAT THAT!

Facts About Food Poisoning



Good food can be delicious, but spoiled food can make you sick — causing fever, cramps and diarrhea a few hours or even a few weeks after eating. **Here are some simple food rules to keep the "bad bugs" off your plate:**

WHEN SHOPPING:

- ♣ Don't purchase torn, damaged, cracked or leaking containers.
- ♣ Put perishable items into an ice chest if your trip home from the market is longer than an hour.
- ♣ Place meat or seafood packages in plastic bags to avoid contaminating other foods.
- ♣ Choose refrigerated eggs and avoid any that are dirty or cracked.

WHEN STORING:

- ♣ Refrigerate or freeze perishables promptly.
- ♣ Keep your refrigerator below 40°F and freezer below 0°F.
- ♣ Store eggs in the carton, not on the refrigerator door where the temperature is warmer.
- ♣ Check product labels for storage recommendations.

WHEN PREPARING:

- ♣ Wash hands with soap and warm water for 20 seconds or longer before handling food.
- ♣ Keep work areas clean—wipe up spills promptly and wash countertops well.
- ♣ Thoroughly wash dishes, utensils or cutting boards that have been used for raw eggs, meat or fish. Use plastic or hardwood cutting boards that are free of cracks.
- ♣ Defrost foods in the refrigerator or in the microwave, not on the countertop.

And never eat cooked foods that have been left out for more than two hours. For more information go to www.cfsan.fda.gov/~dms/qa-fdb1.html

Source: Top Health, March 2009

Keeping a Sharp Mind

Concerned about protecting your mind from the effects of advancing years? *Experts offer these tips to help you retain your mental edge:*

Stay fit. Physical activity promotes alertness and appears to slow mental deterioration.

Exercise your mind too. Learn a new language, take a class, or try crossword puzzles or word games to stimulate your brain. Turn off the TV—more than three hours a day is associated with a 30 percent higher risk of dementia.

Stay smoke-free. Avoiding cigarettes can cut your risk of dementia in half.

Simmer down. Excessive stress takes a toll on your brain and body. Talk out or write down your concerns, or take up a relaxing hobby.

Remember that fish is brain food. Eating fish high in omega-3 fatty acids may lower the risk of lesions that cause dementia and strokes.

Eat your veggies. Antioxidants found in colorful fruits and vegetables may help protect the brain and body from age-related damage. The B vitamins in lean meat, whole grains, fortified cereals and beans may be helpful too, as well as curcumin, a component of turmeric, commonly found in Indian curries.

Source: Top Health, March 2009

TOP 10 WAYS TO PREVENT IDENTITY THEFT



Identity thieves victimized more than 9 million Americans in 2004, costing them approximately \$3.2 billion, according to government figures.

The No. 1 safeguard? Stop sharing your information with strangers—particularly via telephone and e-mail scams, stolen wallets, cash machine skimming, wayward checks and your trashcan.

1. **Request** a free credit report every 12 months from the three credit reporting companies at www.annualcreditreport.com.
2. **Remove** your name from marketing lists (call 1-888-5OPTOUT) to reduce junk mail containing your personal information.
3. **Check** financial statements, including bank, credit card and investment accounts, every month for unusual transactions.
4. **Do not** list your Social Security number or driver's license number on checks.
5. **Better** yet, avoid using checks if possible and bank online.
6. **Keep** personal ID documents in a secure place at home, one that visitors can't access.
7. **Do not** respond to unsolicited e-mail (spam) or callers who ask for information such as SSNs and account numbers.
8. **Add** reliable security software to your computer.
9. **Keep** bank cards and checks at home unless needed.
10. **When** you must carry credit cards and personal ID, keep them secure—old fashioned pickpockets still account for 30 percent of identity thefts.

To learn more preventive tips and what to do if your identity is stolen, go to the FTC's Web site at www.consumer.gov/idtheft/.

Source: *Top Dollar, Volume11-No.3*

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.

5 SAFETY TOOLS YOU CAN'T LIVE WITHOUT

1. **Smoke detectors:** Install smoke detectors on every floor and outside each bedroom, and test them regularly.
2. **Fire extinguishers:** Keep extinguishers in your kitchen and garage. Most fire extinguishers are combination Class ABC types. Class A puts out fires of ordinary combustibles. Class B is used on fires involving flammable liquids such as oil. Class C is used on electrical fires.
3. **Carbon monoxide detectors:** Carbon monoxide is odorless and colorless, and it can be fatal unless detected. Place a detector outside of all bedrooms in your home.
4. **Ground fault circuit interrupters (GFCIs):** Use GFCIs throughout your home, especially in the kitchen, bathroom and laundry room. A GFCI protects against electric shock in case you come into contact with a live wire.
5. **First-aid/emergency kit:** Store antibiotic ointment, bandages, adhesive tape, cold packs, antibacterial hand cleaner, scissors, tweezers, eye-wash, and a flashlight in an easily accessible place.

Source: *Top Safety, January*

Benefits Contact Information

Medical: HCH 1-866-679-0842

Medical: America's PPO 1-888-204-7871

Pharmacy: WHI 1-800-207-2568

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

Fond du Lac Insurance Board

Chairperson/Division Director Representative;

Kurt Larson, Secretary-Treasurer/Employee Representative;

Chuck Walt, Employee Representative;

Fred Underwood, Executive Director Appointee;

Dennis McCauley, Employee Representative