

OCTOBER 2009

FOR YOUR BENEFIT

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



ATTENTION ALL EMPLOYEES

Mandatory Employee Benefit Meetings will be held in November.

OPEN ENROLLMENT THIS YEAR WILL BE FROM NOV 16th - DEC 4th. CHANGES WILL NOT BE ACCEPTED AFTER DEC 4th.

As of January 1, 2010 we will be switching insurance providers, the new providers will be:

Medical: CCStpa

Dental: Delta Dental

Pharmacy: Prime Therapeutics

Please plan on attending one of the following:

Monday November 16, 2009

Fond du Luth 7:00a.m.; 10:00a.m.; 1:00p.m. and 3:00p.m.

Tuesday November 17, 2009

Tribal Center 8:30a.m.; 10:30a.m.; 1:30p.m. and 3:30p.m.

Wednesday November 18, 2009

Min no aya win Clinic 8:30a.m.; 10:30a.m.; 1:00p.m. and 3:00p.m.

Thursday November 19, 2009

Black Bear Casino 7:00a.m.; 10:00a.m.; 1:00p.m. and 3:00p.m.

- Bring secondary/other Insurance Coverage information to the meeting.
- Bring social security numbers for any dependents you plan on covering in 2010.

Prescription Plan Change

As of October 1, 2009, ALL smoking cessation medications and Over the Counter (OTC) smoking cessation products with a physician's prescription will be covered under the Employee Benefit Pharmacy program. ALL medications and products will be covered under the 2nd tier, which is a Brand Formulary co-pay of \$20 or 20%, whichever is greater, per month supply.

CHANGING A HABIT?

Try a trigger. To start exercising, keep your gym clothes in your vehicle or with your work bag so you see them every morning. To quit smoking, snap a rubber band around your wrist every time you have a craving. The trigger may help you snap your brain into a new routine.





Advances in Breast Imaging



Breast cancer is the second leading cause of cancer deaths for women (after lung cancer). Fortunately, the field of cancer detection has made steady progress in recent years. **Here's what you need to know:**

◆ Mammography is still the “**gold standard**” for cancer screening. Women over age 50 are encouraged to have a mammogram every one to two years. Mammography machines are increasingly going digital, yielding images that can be manipulated and examined in greater detail.

◆ When a **lump** is detected, ultrasound can help determine whether the mass is solid (and possibly cancerous) or fluid-filled (and more likely benign).

◆ **MRI** (magnetic resonance imaging) machines are often helpful for special populations for whom mammograms are less useful, such as young women or those with dense (less fatty) breasts.

◆ When a mammogram is positive, a **PET** (positron emission tomography) scan with injectable dye can help determine whether a tumor has spread to

other parts of the body.

◆ There are several promising techniques currently in the **research** stage, including electrical impedance spectral imaging, microwave imaging spectroscopy and near-infrared spectral imaging.

Stay tuned: Some of these new approaches may turn out to be very useful in years to come.

Source: *Top Health*, October 2009

STICKY SERVICE SITUATIONS

Don't let tough customers get you down. **Use these strategies to deal with difficult customers successfully:**

● **Control** what you can. You can't dictate anybody's actions or words, but you can control your own behavior. Refuse to lose your composure in the face of someone else's inappropriate behavior.

● **Focus** on the problem. Make the issue at hand your main concern, and don't fall into the trap of trading

insults, placing blame or pointless arguing.

● **Find** a point or agreement. You might find that the other person loses steam and becomes easier to work with.

● **Don't** take it personally. In most cases, the other person's negative behavior has nothing to do with you or your job performance.

● **Call** for backup. If the situation escalates or you can't see your way

clear, call in a co-worker or supervisor to help. Sometimes a fresh perspective or higher authority can help solve the situation.

● **Make** it right. If the customer is rightly upset about poor service or a mistake, do what you can to fix it.

After the dust has settled, go over the interaction mentally and decide what you can do differently next time. Use the experience to sharpen your service skills.

Source: *Top Performance*, July

Have a Peaceful Day

Craving peace and quiet? You don't have to relocate to a deserted island to escape from daily chaos. Instead, make peacefulness part of your daily routine. **Try these tips:**

Start Out Right. Create a morning ritual that makes you feel good so you start your day in a good frame of mind. A few quiet minutes with a cup of coffee, a book or music, a walk or some stretching can help set the right tone.

Quiet Your Mind. Make an effort to stop worrying about what you haven't done, quit putting yourself down and forget past mistakes. Try to narrow your awareness to the present moment and the task at hand, even if it's something as simple as washing your hands or paying a bill.

Move Your Body. Take a brisk walk or run, join a fitness class or spend an hour at the gym. Exercise can help you release tension and stress, as well as

increase your physical stamina so you can face the day with less fatigue.

Clear Clutter. Clean up your space and make it as appealing and pleasant for you to work in as possible. Create a peaceful environment, and you may find that a quieter, more focused state of mind naturally follows.

Source: *Top Performance*, July