



NASOMAH NEWS

October-December 2011

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US Health Insurance Premiums Climb Faster in 2011: Kaiser and the Health Research & Educational Trust surveyed 2,088 randomly selected public and private employers, both large and small, earlier this year. The survey found:

- Family premiums rose 9% and Single premiums rose 8% in 2011. *Nasomah Health Groups' premiums only rose 2% this year; and that increase was shared between the members and the employer groups.*
- On average, employees are contributing 28%, or about \$4,129, a year toward employer-sponsored family plans. *Tribal Members living outside of the Tribes' 5-county service area are only being asked to pay 18% (\$270 of \$1,541 each month); or \$3,240/year, while the Tribe picks up the rest (82%; or, \$15,252/year).*
- More workers, especially in smaller companies, continue to enroll in high-deductible health plans. 31% percent of covered employees this year have to pay at least \$1,000 in single plans before coverage kicks in, up from 27% last year. *Tribal Members living outside the Tribes' 5-county service area, and employees of the Tribe who choose the PPO Plan option – pay NO DEDUCTIBLE, if they use Preferred Providers. Employees, who choose the EPO Plan option, have only a \$500 deductible to satisfy before the Plan kicks in and starts paying claims.*

Nasomah Health Group Website: Every Plan Member should familiarize themselves with Nasomah's website. Many answers can be solved at home, simply by navigating to Nasomah's website and becoming acquainted with it.

To navigate to Nasomah's website, simply type in the following information on your preferred internet search engine: www.coquilletribe.org; once there, look for the word "Nasomah" on the left-side of that webpage. Once you are at the Nasomah webpage, you'll see helpful reference sections such as:

Medical Plans – Provides the most recent (2011) Summary Plan Documents for our 3-Health Plans (EPO, PPO and OSA). You can view these on-line; or down-load them and save them to your computer for easy reference, or printing.

Pharmacy Plan – Provides the most recent Client Benefit Design, which can also be downloaded or printed, and shows you what is included in our pharmacy plan. We have provided the most recent Formulary guide, for determining whether your pharmacy item is a Generic, Preferred Brand, or Non-Preferred Brand product. We included a link to our current pharmacy benefit manager (WHI – Walgreens Health Initiative), where you can find even more information and answers to you pharmacy questions.

Premium Costs – Provides the most current premium rate charts for each of our 3 Medical Plans. Again, these can be downloaded and printed.

Third Party Administrator – Provides a link and a quick reference sheet on how to navigate to HealthComp's website in order to see your printable claim EOB's, as well as other useful information, such as ordering replacement Health Insurance ID cards.

Preferred Provider Organization Networks (PPO) – Provides a link to both of our PPO Networks for members to search for in-network providers.

Your feedback is encouraged and welcomed. Please let us know what else you would like to see on the Nasomah Health Group Website.

Sincerely, Rod Cook, Program Manager

HEALTH & WELLNESS

The **2011 GREAT AMERICAN SMOKEOUT** begins on November 17th. It is a yearly event to encourage smokers to quit for a day in the hope that they may quit for good!

Nasomah's 30 Days, \$30 Tobacco Cessation Program begins November 28th.

Research shows that the physiological changes of quitting smoking begin just 20 minutes after the last puff.

www.smokefree.gov
www.cancer.org
www.freeclear.com



Nasomah Wellness Program began offering tobacco cessation programs and workshops this year.

Call the Smoke-Free Program offered through Walgreens. Its free to Nasomah Health Plan members! 1-866-661-6781.



Many employers offer Employee Assistance Programs to stop smoking.

Certain smoking cessation medications may be covered if you are enrolled in a smoking behavior modification program. Contact Nasomah Health Group at (541) 751-0940 to confirm medication coverage. **We can help you stop smoking...Give us a chance!**

Looking Ahead...Remember to **Strive for Five!**

With the New Year just around the corner, don't forget about the **Strive for Five** challenge for all Nasomah Plan members. This is a two-month health improvement program that you can participate in. The **Strive for Five** program begins in January.



strive for five

Eat. Drink. Think. Move. Lose.



Eat 5 or more servings of fruits and vegetables per day.

Drink 5 or more glasses of water per day.

Think 5 or more positive thoughts per day.

Move (be physically active) at least 5 days a week.

Lose 5% of your body weight in a year.

HEALTHY EATING

Avoid Overeating During The Holidays...Know Your Portion Sizes!

Think twice before you go for a second serving this holiday season. The holidays are a time of year when you need to watch what you eat. How many of you overeat? You may be surprised to know the recommended serving size for some common foods. Below are examples of portion sizes per serving. Keep these in mind when you eat throughout the holiday season.

MEAT	3 OUNCES	SIZE OF A DECK OF CARDS
FRUIT	2-5 OUNCES	SIZE OF MEDIUM APPLE
MILK OR ICE CREAM	8 oz. milk/4 oz. ice cream	1 CUP/1/2 CUP/SMALL SCOOP
VEGETABLES	1 CUP	SIZE OF YOUR FIST
BREAD	1 SLICE OR 1/2 ROLL	SMALL SIZED SLICE
BUTTER/PEANUT BUTTER	1 TEASPOON	SIZE OF THE TIP OF YOUR THUMB

Nasomah's Wellness for the Holidays Program!

This program begins on November 7th. It is a *four week* email based program that will help you stay on track this holiday season. You'll receive emails through the holidays that will help you be happier and healthier while controlling your weight. For more information, contact Denise.

You Can Be a Part of the *Healthy Traditions Wellness Program!*

Are you a Nasomah Plan Member? Do you want to be healthy or healthier? If you are a *primary* plan member, you can sign up for the voluntary health improvement program called *Healthy Traditions*.

Your participation lowers your monthly premium! If you haven't signed up yet, you're spending extra money on your monthly premiums. That's money you could use for something else.

Why wait for the holidays to end before you start taking better care of yourself? There's no need to wait for the New Year before you consider your New Year's resolutions. You can enroll in Nasomah's *Healthy Traditions* program now. The re-enrollment deadline is April 30, 2012.



Contact Denise to enroll today!

Eat Smart This Holiday Season

The holiday season is when most people gain weight. Surprisingly, they are a few quick and smart strategies that you can use to conquer the over-indulgence of holiday meals. These strategies may help you with your New Year's Resolution to lose weight too!

- Give yourself a positive message every day. For example, "I can do this."
- Reduce portion sizes and measure your food.
- Try to exercise at least 30 minutes a day.
- Keep a daily food and exercise journal. You'd be surprised how fast calories add up.
- Use low-fat or light options in preparing your meals.
- Avoid eating or drinking too much sugar.
- Read food labels and follow serving sizes.

BE SMART THIS HOLIDAY SEASON

10 tips for coping with holiday stress & depression

When stress is at its peak this holiday season, it's hard to stop and regroup. Stress and depression take an emotional toll. Try these tips to cope with your feelings:

1. Acknowledge your feelings and allow yourself to feel them.
2. Reach out to others for help: support groups, friends and family are great resources.
3. Be realistic. The holidays don't have to be perfect.
4. Set aside your differences with others and rejoice in acceptance and forgiveness.
5. Stick to a budget and don't forget that the spirit of the holidays is not about spending.
6. Plan ahead and don't panic when things don't go according to plan.
7. Learn to say no, and don't be ashamed to do so.
8. Don't abandon healthy habits. Eat right, get plenty of sleep and exercise.
9. Take a break when you feel overwhelmed. Clear your mind and focus on relaxation.
10. Seek professional help if you find yourself in despair after trying all of these strategies to cope with stress and depression.

Giving the "Best Gift of All"

You've all heard the saying, "It's not the gift that counts, it's the thought that matters most." This is especially true during the holiday season. Often, the best gifts to give are those that cost little. Here are some creative gift ideas that reinforce the "It's the thought that matters most."

- Volunteer your time at a local hospital, food bank, shelter, children's home, school or an other worthy cause.
- Assist an elderly person with running errands, shopping, housecleaning, or other day to day activities.
- Donate items or your time to local animal shelters. Animals are often overlooked during the holidays, and they need food, blankets for warmth, and someone to spend loving time playing with them.
- Adopt a family who is less fortunate and provide food and gifts to make their holiday meaningful and special.
- Make your own, unique one-of-a-kind gift. Scrapbooks, photo albums, hand knitted or sewn clothing are just a few examples.



Dried Cherry & Cranberry Sauce

2 and 1/2 cups cranberry juice cocktail
2 cups tart, dried cherries
1 cup sugar
1 package, 12 oz. fresh cranberries
1/4 tsp. ground cloves

Simmer cranberry juice in a large, heavy saucepan. Remove from heat. Add dried cherries and let stand for 10 minutes. Mix in sugar, cranberries and cloves. Cook over medium heat, stirring gently, until cranberries pop (about 10 minutes). Chill until cold. Sauce will thicken as it cools.

This is an excellent sauce to accompany turkey, ham or sweet potatoes. Cranberries are high in vitamin C and antioxidants. Enjoy!

6 Scary Tips About Too Much Sugar

The holidays are fun and filled with lots of delicious treats; however, here are some surprising facts about the consumption of too much sugar, and how it harms your body.

Drinking sugary drinks increases your odds of acquiring diabetes.

Following a high-sugar diet may cause acne.

A diet full of sugar can hurt your heart.

Sugar increases your chances for depression.

High blood sugar can cause yeast infections.

Sugar may increase your risk for cancer.

Holidays can be fun, but be smart, and be careful when it comes to how much sugar you consume.