

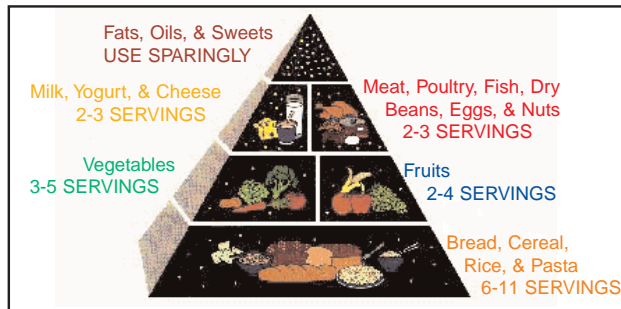
Celebrating National Nutrition Month

Start Today for a Healthy Tomorrow

Eating is one of life's greatest pleasures. National Nutrition Month, sponsored by the American Dietetic Association, is celebrated each year in March to focus attention on the importance of making informed food choices and developing sound eating and physical activity habits. The theme for National Nutrition Month 2002 is "Start Today for a Healthy Tomorrow." Here are the key points of this year's campaign —

- **Americans of all ages** benefit from making healthful eating, physical activity, and lifestyle choices.
- **Trying new foods and new physical activities** can jump-start plans for better health.

- **Personalize the Food Guide Pyramid** as a roadmap toward eating a variety of foods, using moderation when selecting portion sizes, and balancing choices over time.
- **Taking the first step** toward making healthful



choices can be made easier by enlisting help from friends and family.

Here are some healthy eating tips from Presbyterian Healthcare Services:

1. **Five a day.** This means eating five servings of fruits and vegetables a day. In general, a serving is one-half cup of vegetables or one piece of fresh fruit.
2. **Focus on calories eaten and calories burned.** Getting enough exercise is as important as eating fewer calories.
3. **Stop thinking of food as a reward.** Make a list of other rewards and turn to those instead of the refrigerator.
4. **Teach your children healthy eating habits.**

Instead of sugary snacks, offer fruit and vegetables. Cut them into small, manageable pieces. And set an example by keeping your own snacks healthy, too. Snacks to feel good about include unbuttered popcorn, low-salt pretzels, and blender shakes made with skim milk and fresh fruit.

5. **Add variety — and health — to meals.** Experiment with different grains and pastas (like barley or couscous), try new spices, or

combine textures (crunchy vegetables with creamy yogurt).

6. **Reduce the fat in recipes for baked goods.** Use only half the amount of oil or shortening or substitute an equal amount of applesauce.

7. **Choose lower-fat grades of meats.** Select beef contains the least amount of fat; Choice is the second leanest grade. If the package isn't labeled, ask.

8. **You can enjoy pasta at Italian restaurants.** However, choose tomato, marinara, or wine sauces. Avoid Alfredo sauce. It's cream-based.

9. **Choose soft margarine that comes in tubs.** Margarine in hard sticks is hydrogenated. But limit the use of any added or hidden fats.

More tips for healthy living and healthy recipes can be found at www.phs.org/healthyliving/tips. — L.S.B.

Frozen Yogurt Pumpkin Squares
 2 cups canned pumpkin
 1/2 cup sugar
 1/2 teaspoon ground ginger
 1/2 teaspoon cinnamon
 1/4 teaspoon nutmeg
 1/2 gallon non-fat vanilla frozen yogurt, slightly softened
 4 dozen gingersnaps, coarsely crushed
 Sprinkle half of gingersnap crumbs onto the bottom of a 9x13 inch pan. Combine pumpkin, sugar and spices. Stir in yogurt. Pour half of pumpkin mixture over gingersnaps. Repeat layers and freeze. To serve, let sit at room temperature for 5 minutes; cut into squares.
 Serves 18. Per serving: 206 calories, 3 g. fat, 7 mg. cholesterol, 107 mg. sodium.

One of the keys to a healthy tomorrow is innovative, healthy recipes, such as this one. Recipe reprinted with permission of Presbyterian Healthcare Services.

This column provides a roundup of resources, tips, and reflections for a healthy heart, mind, and soul. Do you have a health tip or a heart-healthy dish to share? How about a reflection on faith and fitness? Send your ideas to *Insurance Update*, Brethren Benefit Trust, 1505 Dundee Ave., Elgin, IL 60120. Or send e-mail to newsletters_bbt@brethren.org.

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Plan Change

Changes to MAMSI benefits help limit premium increases

Members see changes in medical and prescription benefits

High medical claims along with an aging membership base contributed to large increases by MAMSI in the 2002 premiums for the Brethren Medical Plan. To keep the increases as low as possible, BBT staff made some changes to the benefits in the plans. This prevented insurance premiums from increasing an additional 20 percent.



Nevin Dulabaum

BBT Insurance Plans director Jeff Garber explains steps taken to limit medical premium increases in 2002 during the November Board meeting.

Here is a summary of the changes made that kept premium costs from rising even higher —

- The office visit co-payment for those in the HMO plan has been increased from \$10 to \$15. For inpatient hospital confinements, a \$300 co-payment per admission was added.
- Those enrolled in

the Point-of-Service (POS) plan have the same office visit and inpatient co-payment changes as the HMO plan. In addition, the out-of-network deductible was increased from \$300 per person (\$600 per family) to \$500 per person (\$1,000 per family). The out-of-network co-insurance — the amount paid by the patient — was also changed in the POS plan, up to 40 percent from 20 percent.

- A \$15 office visit co-payment was added for plan members participating in the PPO plan. This co-payment is applied prior to the co-insurance calculation. The out-of-network deductible was increased from \$300 per person (\$600 per family) to \$500 per person (\$1,000 per family). The out-of-network co-insurance was increased from 25 to 40 percent.
- For those residing in an area where there is no managed care plan available, a standard indemnity plan is available. The deductible for this plan was increased from \$100 per person (\$200 per family) to \$300 per person (\$600 per family).
- A change in the prescription drug plan, affecting all MAMSI Insurance Plan members, was also implemented. The co-payment for prescriptions purchased at a network retail pharmacy has been increased from \$5 to \$10 for a generic drug and from \$10 to \$20 for a preferred

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Life Insurance

Legal assistance available to life insurance members

Employees with life insurance through the Brethren Insurance Plans should be aware of an additional benefit automatically included with their Aetna Group Life Insurance plan. The **Legal Reference** program gives members and their families access to basic legal services and information. Some services and information are free; others are provided at substantially reduced rates.

Through Legal Reference, one can get free ready-to-use legal documents and information. In addition, life insurance members have access to experienced local attorneys through unlimited telephone conversations or in-office consultations — both at deeply discounted rates.

Whether a small concern or a crisis situation, Legal Reference can give advice for many legal questions, including —

- Power of attorney or wills.
- Buying or selling a home.
- Defective merchandise.
- Immigration.
- Automobile accidents.
- Divorce and custody issues.
- Contracts, loans, and leases.
- Medicare and Social Security.



For more information, go to www.ichooselegal.com or call 888-257-3791. — N.M.

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Clergy Consultation offers help for depression

Depression has been a part of the human condition since the beginning of time; evidence of the illness appears even in scripture. The Bible is a veritable casebook of characters of enormous faith who suffered from overwhelming depression. The grief and despair expressed by Elijah, Job, Ecclesiastes, and the Psalmists capture the struggle of souls suffering from serious depression.

According to Depression-net.com, depression affects 340 million people of all social classes, all countries, and all cultural settings throughout the world. One in four women and one in 10 men can expect to experience depression during their lifetime. It also strikes one in 50 children under 12 and one in 20 teenagers. The economic cost for this disorder is high, but the cost in human suffering cannot be estimated. Depressive illnesses cause pain and suffering not only to those who have a disorder, but also to those who care about them.

Much more than grieving or a bout of the blues, depression affects the way a person eats and sleeps and one's self-image and perception. People with a depressive illness cannot

merely "pull themselves together" and get better. Managing depression may involve a combination of spiritual, interpersonal, and psychological care, as well as medication. This medical disorder with a biological basis can last for weeks, months, or years if left untreated. With proper treatment, however, most people experiencing depression improve, often within weeks, and return to normal daily activities.

Recent research cited by the National Institute of Mental Health has shown that physical changes in the body can trigger mental changes. Medical conditions such as stroke, heart attack, cancer, Parkinson's disease, or hormonal disorders can cause depressive illness. This in turn can cause apathy and unwillingness to care for physical needs, thus prolonging the recovery period. A serious loss, difficult relationship, financial problem, or any stressful change in life patterns — unwelcome or even desired — can trigger a depressive episode. Often a combination of



genetic, psychological, and environmental factors is involved in the onset of depression. Half of the cases of depression are unrecognized and untreated. The World Health Organization predicts that by the year 2020 depression will be the greatest burden of ill health to people in the developing world, and that severe depression will be the second largest cause of death and disability.

Depressive disorders can cause feelings of exhaustion, worthlessness, helplessness, and hopelessness, causing some people to feel like giving up. These negative views are part of the depression and typically do not accurately reflect actual circumstances. Negative thinking fades as treatment begins to take effect. Some things one can do in the meantime —

- Set realistic goals in light of the depression.
- Break large tasks into small ones and set priorities.
- Be with other people.
- Confide in someone.
- Participate in activities that may make one feel better (i.e. exercise, social, or religious activities).
- Expect one's mood to improve gradually, not immediately.
- Postpone important decisions until the depression has lifted.
- Let family and friends help.

If you think you or someone you care about may be experiencing depression, contact the Clergy Consultation Service (CCS) of the Kairos Institute, a ministry provided by Brethren Benefit Trust for the ministers group and denominational staff. (Other insurance plan members may call CCS and explain their affiliation with the Brethren plan.) CCS staff are licensed professional counselors and therapists who provide a 24-hour presence for confidential consultation, information, and referral on a variety of topics and concerns, including depression. You can speak with a CCS counselor by calling **877-822-2202**. To learn more about CCS, go to www.kairosinstitute.org. — L.S.B.



Symptoms of depression

- Persistent sad, anxious, or "empty" moods.
- Feelings of hopelessness and/or pessimism.
- Appetite and/or weight loss or overeating and weight gain.
- Difficulty sleeping, early-morning awakening, or oversleeping.
- Restlessness and/or irritability.
- Decreased energy, fatigue, being "slowed down."
- Feelings of guilt, worthlessness, or helplessness.
- Loss of interest or pleasure in activities and hobbies that were once enjoyed.
- Difficulty thinking or concentrating, remembering, or making decisions.
- Persistent physical symptoms that do not respond to treatment, such as headaches, digestive disorders, or chronic pain.
- Recurrent thoughts of death or suicide.

A person experiencing five or more of these symptoms for more than two weeks or having any of these symptoms interfere with their work or family activities should consult with a doctor for a thorough examination. This should include a complete physical exam (some other illnesses can cause these symptoms) and a family history review. Only a properly trained health care professional can diagnose depression. — L.S.B.

Benefit Spotlight

Friendly Reminders

Flexible spending account expenses due by March 30

Attention FlexCare members who had flexible spending accounts for medical or dependent care expenses in 2001: Requests for reimbursement of expenses incurred in 2001 must be submitted no later than March 30. Submissions postmarked after March 30 will not be eligible for payment. Withdrawal forms are available at www.brethrenbenefittrust.org. Click on "Forms" and then "Insurance." Or call **800-746-1505** and ask for Lori.



Show your new ID card

Members of the Brethren Medical Plan have received new medical identification cards for 2002. These new cards have updated information and must be shown at your doctor's office. Please discard any old cards you may still be carrying.

Check your W2 form

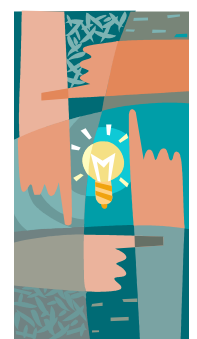
Insurance plan members having funds withheld from their paychecks for insurance premiums and/or flexible spending accounts should check the withholding section of their W2 forms for accuracy. Members who find W2 errors should contact their employer.

Input from readers sought

In June, 2001, we launched our first issue of Insurance Update. These newsletters have been developed to help keep you informed of important changes in your insurance plans, to answer questions regarding your coverage, and to provide other information related to your health. We would like to hear from you by letter, e-mail, or phone on the following questions:

- Have you found the information to be helpful?
- Do you have questions related to your insurance benefits that you would like to have addressed?
- Are there health-related topics you would like to see covered in future issues?

Please send your suggestions to newsletters_bbt@brethren.org. Or call **800-746-1505, ext. 374**. — N.M.



News You Can Use

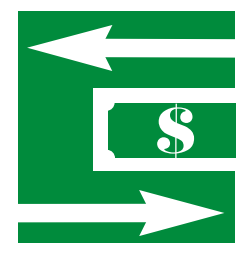
Electronic fund transfer saves time, worry

Members of the ministers group and University of LaVerne retirees can save time and worry by having their insurance premiums paid by electronic fund transfer (EFT). Whether premiums are paid by a church or by the plan member, BBT offers the opportunity to pay by a transfer of money from the church's or plan member's account directly into the BBT account, at no additional cost. This arrangement benefits both the plan member and BBT staff by limiting paperwork and postage.

Paying premiums by EFT guarantees that premiums will be paid on time. On the last business day of each month, the funds are transferred and premium accounts are credited for the following month. For example, April's premium will be paid on March 28 (the last business day of March). An invoice will still be sent to the plan member along with a reminder that no payment needs to be sent. Bank statements will indicate the transfer, just as though a check had been written.

Setting up an EFT arrangement is simple. Plan members can contact our office and request a form to complete. Upon receipt of the completed form, BBT staff will arrange with the bank for the monthly transfer.

For more information or to request an EFT form, e-mail bmosley_bbt@brethren.org, or call **800-746-1505** and ask for Bob Mosley. — N.M.



Plan Change

Continued from Page 1
brand-name drug. A \$35 co-payment has also been added for nonpreferred brand-name medications. For maintenance drugs, a 90-day supply can still be purchased through the mail order plan at twice the retail co-payment.

Several modifications have also been made effective Jan. 1, 2002, to improve service for MAMSI plan members. First, a dedicated customer service team for Brethren Plan

members is in place weekdays from 7 a.m. to 7 p.m. Eastern time. Second, Plan members' out-of-pocket costs will now be tracked by MAMSI and claims processed at the 100-percent level once the out-of-pocket limit has been reached. Finally, assignment of benefits to all providers will be honored. This means when benefits are assigned to the provider, payment will be

made directly to the provider, rather than to the plan member. — J.G.

Questions about your MAMSI benefits can be answered via e-mail at memberservices@mamsi.com or by calling **800-605-8202**. MAMSI information is also available at www.mamsi.com.