



BENEFITS INSIDER

A PUBLICATION OF THE TEAMSTERS OHIO CONTRACTORS ASSOCIATION HEALTH & WELFARE FUND



Changes to Spousal Coverage Policy

The Board of Trustees (“Trustees”) of the Teamsters-Ohio Contractors Association Health and Welfare Plan (the “Plan”) periodically reviews the Plan and makes changes it deems advisable or necessary to maintain the Plan and its funding. The following is a summary of Plan design changes that may affect you. These changes are effective for the next Plan Year beginning on January 1, 2026, but may require action by you earlier.

The Plan is implementing a Spousal Coverage Policy (“Policy”). This Policy requires a Participant’s Spouse who is employed and eligible to receive medical insurance coverage through his/her employer to elect that coverage, as a condition to be eligible under the Plan.

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SPOUSAL SURCHARGE

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This Policy applies to the Spouse of every Participant in the Plan. Terms of this Policy are set forth below:

- All Participants who wish to enroll their Spouse in the Plan will be required to complete and submit a spousal questionnaire. If a Participant does not submit a completed questionnaire to the Fund office, the Spouse will not be eligible for coverage under the Plan.
- The spousal questionnaire will need to be completed annually.
- If the Spouse is eligible for coverage through his or her employer, the Participant will need to certify and submit proof that the Spouse has enrolled in his or her employer's coverage as a condition to be eligible under the Plan. The Plan will be secondary coverage for the Spouse and their employer's coverage will be primary coverage.
- If a Participant's Spouse has medical insurance that operates on a non-calendar year plan year such as July 1 through June 30, then the Spouse will need to enroll in the next open enrollment so that the Spouse is covered by his or her employer's policy in advance of January 1, 2026. Otherwise, the Spouse will not be eligible under the Plan for the January 1, 2026 through December 31, 2026 Plan Year.
- If the Spouse's coverage for his or her employer ends for any reason, the Participant is required to notify the Plan.
- This Policy does not affect the eligibility of a Participant's dependent children.
- This Policy will not exclude a Participant's Spouse from eligibility in the Plan if the Spouse is covered by Medicare. However, the Participant will need to complete and submit the annual spousal questionnaire.

- This Policy will not exclude a Participant's Spouse from eligibility in the Plan if the Spouse is not employed. However, the Participant will need to complete and submit the annual spousal questionnaire.
- If a Participant's Spouse becomes employed during the Plan Year, and is eligible to enroll in their employer's medical insurance plan, the Spouse is required to enroll in that coverage within 31 days, otherwise the Spouse will not be eligible for continued coverage under this Plan. Any medical claims paid after the date the Spouse becomes ineligible under the Plan will be considered overpayments and may be collected from the Participant or offset against future benefits that would have been covered for the Participant and his or her dependents.

Except as specified herein, all other benefits remain unchanged. You may contact the Fund Office at (419) 254-3310 if you have any questions about this Summary of Material Modifications, or any other questions about your benefits under the Plan. Keep this Summary of Material Modifications with your Summary Plan Description, or your other valuable papers.

SUMMARY OF MATERIAL MODIFICATIONS TO THE TEAMSTERS-OHIO CONTRACTORS ASSOCIATION HEALTH AND WELFARE PLAN

Re: Changes to Coverage

The Board of Trustees (“Trustees”) of the Teamsters–Ohio Contractors Association Health and Welfare Plan (the “Plan”) periodically reviews the Plan and makes changes it deems advisable or necessary to maintain the Plan and its funding. The following is a summary of Plan design changes that may affect you. These changes are effective June 1, 2025.

For all active Participants, the Trustees have made a number of changes to the Plan as further detailed below. Beginning on June 1, 2025, the following Plan changes will take effect:

Annual Deductible:

The Plan has made the following changes to the Annual Deductible as detailed in the table below.

Annual Deductible Effective June 1, 2025			Previous Annual Deductible		
	In-Network	Out-of-Network		In-Network	Out-of-Network
Individual	\$750	\$1,500	Individual	\$500	\$500
Family	\$1,500	\$3,000	Family	\$1,000	\$1,000

Annual Coinsurance Limit:

The Plan has made the following changes to the annual coinsurance limit as detailed in the table below.

Annual Coinsurance Limit Effective June 1, 2025			Previous Annual Coinsurance Limit		
	In-Network	Out-of-Network		In-Network	Out-of-Network
Individual	\$1,250	\$3,500	Individual	\$1,000	\$2,000
Family	\$2,500	\$7,000	Family	\$2,000	Unlimited

Annual Out-of-Pocket Maximum:

The Plan has made the following changes to the annual out-of-pocket maximum as detailed in the table below.

Annual Out-of-Pocket Maximum Effective June 1, 2025			Previous Annual Out-of-Pocket Maximum		
	In-Network	Out-of-Network		In-Network	Out-of-Network
Individual	\$2,000	\$5,000	Individual	\$1,500	\$2,500
Family	\$4,000	\$10,000	Family	\$3,000	Unlimited

Urgent Care:

The Plan has made the following changes to the coverage for urgent care visits as detailed in the table below.

Urgent Care Coverage Effective June 1, 2025			Previous Urgent Care Coverage		
	In-Network	Out-of-Network		In-Network	Out-of-Network
Participant Responsibility	10% coinsurance	20% coinsurance	Participant Responsibility	\$50 copay	20% coinsurance

Except as specified herein, all other benefits remain unchanged. You may contact the Fund Office at (419) 254-3310 if you have any questions about this Summary of Material Modifications, or any other questions about your benefits under the Plan. Keep this Summary of Material Modifications with your Summary Plan Description, or your other valuable papers.

SPOUSAL SURCHARGE

Frequently Asked Questions

1. Why is the Fund implementing a spousal coverage policy?

The spousal coverage policy requires spouses of participants who are eligible for other group medical insurance to take advantage of that coverage with their own employer. It also allows the Fund to share healthcare costs with other employers and helps the Fund remain affordable and maintain its current level of benefits. The spousal coverage policy is a method adopted by many employers.

2. What is the spousal coverage policy?

A spousal coverage policy is a policy that requires a spouse who is eligible to receive subsidized medical insurance coverage through his/her employer to elect that coverage. Failing to do so will result in loss of coverage through this Plan.

3. Who is required to enroll in another coverage?

It applies to all active members whose spouse is a participant in any of the Fund's medical insurance plans unless one of the following conditions applies:

- Your spouse is not presently employed;
- Your spouse is self-employed, without access to employer medical coverage;
- Your spouse is employed and is not eligible for his/her employer's medical coverage;
- Your spouse is employed but the spouse's employer does not offer medical coverage;
- Your spouse is covered by Medicare Part A and enrolled in the Fund's medical plan;
- Your spouse is also a Fund member;

(Note: the Marketplace, Medicare, Medicaid and Tricare are not considered other employer group health benefits.)

4. How will the Fund know if my spouse has other medical coverage available?

All employees who enroll their spouse on the Fund's medical plan will be required to complete and submit a spousal questionnaire. If an employee does not submit a completed form to the Fund office, the Fund will assume that other coverage is available and no coverage will be granted under this Plan. The spousal form will need to be completed annually.

5. Does the Spousal Coverage Policy apply when a dependent child could receive group medical coverage through another medical plan?

The Spousal Coverage Policy does not apply to dependent children who enroll the Fund.

6. What if I submit documentation later in the plan year that my spouse did not have access to medical coverage through his/her employer?

Documentation must be received during the open enrollment period or within 31 days of a qualifying event.

7. When the Spousal Coverage Policy is applied, how does the primary and secondary insurance work?

The spouse's insurance will be the primary coverage and this Fund will be secondary.

8. Does the Spousal Coverage Policy apply to the dental or vision plans?

No, it only applies to the Fund's medical insurance plan.

9. Does the Spousal Coverage Policy apply if my spouse is covered by Medicare?

If your spouse is covered by Medicare and he/she is not eligible for other group medical insurance coverage, you are not subject to the Spousal Coverage Policy.

10. Does the Fund have a right under data privacy to ask if the spouse is eligible for insurance coverage from another company?

Yes, a Plan Sponsor has a right to inquire about a spouse's other insurance. Data privacy involves health information specific to an individual's medical condition or treatment.



11. If my spouse was offered medical coverage through his/her employer, but the open enrollment window is different than the Fund's, and he/she opted out at the time of open enrollment or the initial offer and isn't offered coverage access until the next annual enrollment, does the Spousal Coverage Policy apply?

Yes, the Spousal Coverage Policy will apply. The spouse should check with their employer regarding whether the employer will accept the termination of coverage as a qualifying life event and allow her/him to enroll in their health coverage within 31 days of the change

12. If a spouse is hired during the Plan Year and becomes eligible for benefits elsewhere, would the Spousal Coverage Policy be applied at that time?

Yes, the Spousal Coverage Policy would be applied. If the spouse enrolls in coverage through his/her employer with 31 days, then the Spousal Coverage Policy would be fulfilled.

13. If my spouse loses his/her job and benefits, would he/she have to wait until an open enrollment period to be eligible for the Fund's insurance?

No, the loss of a spouse's employment and related benefits is a qualifying life event change that would allow an employee to enroll the spouse and any affected dependents into the medical coverage through the Fund within 31 days of the qualifying event.

14. What if my spouse resigns or loses her/his job, but has access to COBRA? Does COBRA constitute employer sponsored coverage?

No, COBRA coverage does not constitute an employer-sponsored medical plan. In this instance, the spouse no longer qualifies for employer-sponsored medical coverage and would not be subject to the Spousal Coverage Policy. You must notify the Fund Office within 31 days of the qualifying event to make benefit changes.

15. What is the definition of a spouse under the Plan?

A spouse is defined as the person who is married to you in a legally recognized civil or religious ceremony.

Walking brings benefits to your mind and body

“Let’s go for a walk.”

It’s a phrase we hear hundreds of times over the course of our lives. It can evoke memories of time spent with babies in strollers, walking the family pet, stretching our legs after a big meal and jaunts through local parks and green areas.

However, walking lowers our risk of depression and heart disease, improves our overall health and stimulates our brains.

Simply taking a 20-minute walk every day—adding up to 2.5 hours a week—will bring those benefits and more.

Take your first step

Walking is something almost everyone can do. It doesn’t require special clothes or gear other than comfortable, sturdy shoes. The investment is simply your time and your effort. But the physical return on investment is off the charts. Regular walking helps:

- Maintain a healthy weight and lose body fat
- Prevent or help manage various conditions, including heart disease, stroke, high blood pressure, cancer and type 2 diabetes
- Strengthen your bones and muscles
- Increase energy levels
- Improve your mood, cognition, memory and sleep
- Improve your balance and coordination
- Strengthen your immune system
- Reduce stress and tension



People who walk 2.5 hours weekly reduce their risk of depression by 25%

Mental rewards

Generally, what’s good for the body is good for the brain.

What’s more, walking in green spaces—parks, nature trails, forests or even suburban wooded areas—bumps up the benefits. Time spent walking in nature can reduce stress and negative thoughts and may help prevent burnout.

Another surprising benefit is a boost to your creativity and focus. It’s been shown that creative thinking and concentration improve while you are walking outdoors and continue thereafter. There really is truth to the idea of taking a walk to clear your mind and find inspiration. It’s no wonder that walking meetings are on the rise.

Now grab a friend, colleague or your pet and get walking!





Bite-sized actions for better mental health

There is more to being healthy than exercise or eating your vegetables. Think about getting healthy from the top down. What's good for your brain is good for your body and vice versa.

Tackling your mental health may feel like a giant task. Does it involve seeing a therapist or taking prescription medications? Will it be expensive and take all your extra time? It doesn't have to.

Simply acknowledging you want to work on your mental health is a step in the right direction.

Whether you're struggling with stress, feelings of anxiety or depression, or just want to feel better emotionally, you can take bite-sized actions toward mental well-being.

Start anytime

It doesn't matter when you start working on your mental well-being, only that you do. Taking baby steps toward feeling better can help. Try these simple actions as a start:

Check in with yourself

Step away from distractions and just be still. Pay attention to your inner voice. If you're hearing negative self-talk, change the conversation. The same goes for anything that is worrying you. Try to clear this mental clutter.

Get some sleep

Rest and mental health are intertwined. If you're not getting a solid seven to nine hours nightly, try:

- Limiting screen time
- Relaxing before bedtime
- Going to bed a little earlier

Eat with intention

Sometimes, we use food as consolation when we're feeling stressed or sad. Before you eat your first bite of a meal or snack, ask yourself, "Am I hungry?" If not, look at what need you're trying to satisfy. Work to be more mindful of physical or emotional cues.

Reach out

Seeing family and friends on social media may feel like a catch-up, but it's no substitute for the real thing. Pick up the phone and chat for a few minutes. Getting support and making connections are healthy steps to take.

Breathe

Rather than screaming at the top of your lungs or bottling up your feelings, take some deep breaths. Try these breathing tips:

- Gently close one nostril with a finger while you breathe, forcing yourself to inhale and exhale more slowly.
- Lie flat on your back. Since this is a position we normally reserve for sleep, it can naturally signal your brain to slow down your breathing.
- Breathe deep into your belly. This turns off your stress response, telling your body that everything is going to be OK.

Improving your mental health and feeling better about yourself isn't out of reach when you break it down into simple steps.

Activate your benefit and schedule your visit today

Visit [TeladocHealth.com](https://www.TeladocHealth.com)

Call 1-800-835-2362

Download the app

Secrets for living healthier longer

Longevity is a hot topic these days. Living better and longer is the goal. However, physical ailments, especially chronic conditions, often catch up with many people in their elder years.

With more Americans becoming senior citizens than ever before, the data is growing on what habits could keep you in better shape longer. Much of the focus is on how to extend your health span, not just your lifespan, to promote more healthy years of life.

Studying those who are living longer, more active lives has uncovered five factors for a longer health span. They include:

Healthy eating

Follow meal plans that can lower the risk of hypertension, memory loss and other chronic conditions. The Mediterranean, DASH and MIND diets include whole grains, fruits, vegetables, lean proteins and healthier fats from nuts, olive oil and fish.

Regular exercise

Increased activity benefits your whole body and mind.

Limiting alcohol

People who drink moderately can have a lower risk of early death from cardiovascular disease.

Maintaining healthy weight

Speak with your doctor to understand what a healthy weight is for you considering health conditions, body type and family history.

Not smoking

Smoking harms nearly every organ in your body.

10,000 people turn 65 every day in the U.S. By 2040 the senior citizen population will increase by about 20.5 million.

“SuperAgers” are people 80 or older who have the cognitive function of people half their age. While these people could be naturally long-living, they follow the habits mentioned, plus:

Challenging themselves mentally

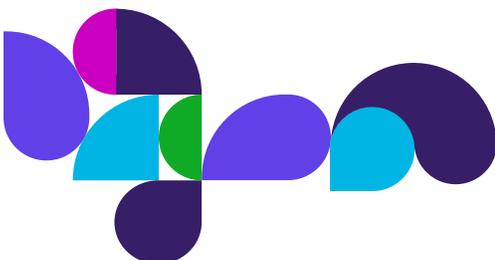
Exercising your mind is just as important. Read, take classes or learn a new game to stimulate your brain.

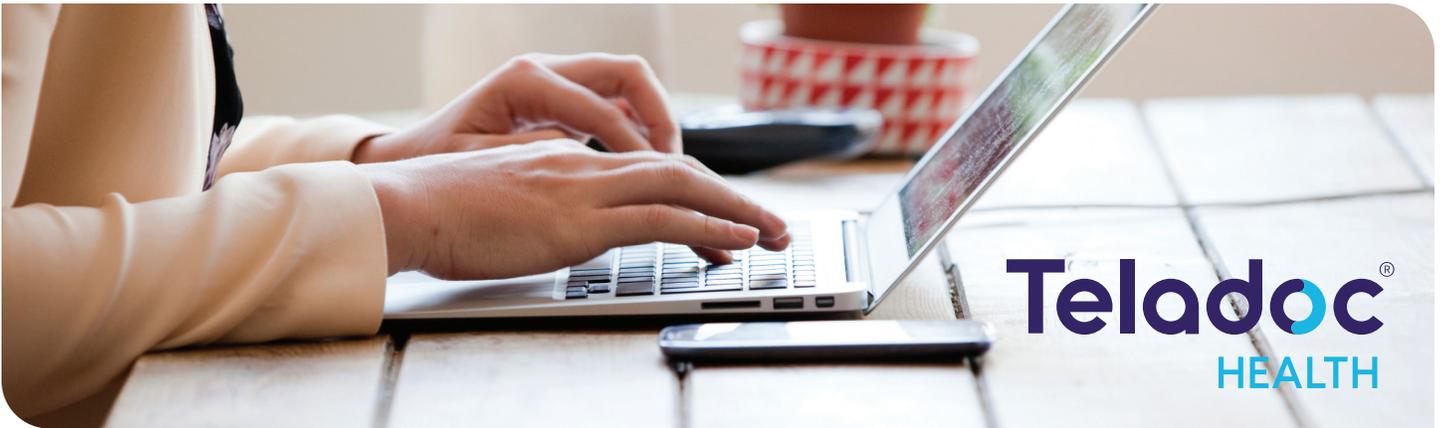
Being social

Social relationships help keep your brain active. Creating new memories can improve cognitive function. Social interaction requires a heightened level of attention. Social connections also help prevent loneliness and isolation, which can lead to physical and mental decline.

Choosing to live a healthy lifestyle at any age can impact your health span. However, earlier is always better. In a multiyear Harvard study, women at 50 who practiced four or five of these healthy habits lived about 10 more years free of diabetes, cardiovascular diseases and cancer than women who did not.

For men, it offered another seven years free of chronic disease.





Your anytime, anywhere healthcare benefit

Access your healthcare by phone, video or app.

24/7 Care

Need care for non-urgent and common conditions? Get same-day appointments with a certified provider from wherever you are. Teladoc Health providers diagnose, treat and even prescribe medicine if needed.

- Allergies
- Bronchitis
- Flu
- COVID-19
- Pink eye
- Rashes
- Sinus infections
- Sore throats
- And more

\$10/visit

To better support you and your family, Teamsters - OCA Health and Welfare Fund is happy to offer virtual care and mental health support at a minimal copay.

Dermatology

Dealing with a skin issue? Start an online skin review with a dermatologist by uploading images and details of your concern. Get a treatment plan and prescription if needed in 24 hours or less.

- Acne
- Eczema
- Psoriasis
- Skin infections
- Rashes
- Rosacea

\$10/online review

Mental Health

Find support that works best for you. You can connect with a therapist 7 days a week and get a personalized plan and online content designed for you.

- Anxiety and depression
- Sleep issues
- Relationship conflicts
- Trauma and PTSD
- Medication management

Therapy \$10/visit

Psychiatry \$10/first visit

Psychiatry \$10/ongoing visits

Activate your benefit and schedule your visit today

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Call 1-800-835-2362 | Download the app



PCP Checklist

Partnering with your provider to improve your health

Your primary care provider (PCP) is your first stop for medical care. Here are some important tips and reminders of what to discuss at your checkup.

Make note of these important things to talk to your doctor about:

- Any health or life changes since your last visit
- Any recent hospitalizations or visits to the emergency room (ER) or urgent care
- Any symptoms you are experiencing
- Any specialists you see to help manage your care (including mental health practitioners)
- All medications you are taking (including prescription, over the counter, and supplements)
- Any interactions between supplements and over-the-counter or prescription medications
- Any barriers or concerns you might have to get your prescriptions filled
- Options to use a mail-order pharmacy or obtain three-month supplies for maintenance medications

Questions to ask about my physical health

Weight

- What is my weight and Body Mass Index (BMI)?
- Are these numbers at a healthy level?

Blood Pressure

- What is my blood pressure and is it healthy for me?
- How often should my blood pressure be checked?
- Should I check my blood pressure at home?

Vaccinations

- Am I due for any vaccinations?
- Any other questions related to vaccines?

Cancer Screenings

- Am I due for any cancer screenings (e.g., cervical, breast, colorectal)?
- How often do I need them?

Blood Tests

- Do I need a cholesterol check?
- Should I be screened for diabetes?

Other Tests

- What other test(s) do you recommend based on my medical history?

Activity

- How much and what type of exercise is right for me?

Sleep

- How many hours of sleep should I get each night?
- What can I do to address any sleep problems?

Items to share about my emotional health

- Feeling down or depressed
- Feeling anxious or irritable
- Changes to energy level
- Changes to stress level (e.g., personal, family, work related)
- Substance use for myself or a loved one (e.g., tobacco, vaping, drugs or alcohol)
- Am I feeling safe?

List for people with diabetes

- Hemoglobin A1c test (HbA1c)
- Kidney monitoring test
- Cholesterol check
- Eye exam to detect diabetes related changes
- Foot exam
- Depression screening

Information about your next appointment

Remember to plan ahead. It may take up to 30 days for a routine or preventive care appointment and up to 48 hours for an urgent visit. At your next appointment, ask your doctor if another provider in the office can be an appropriate back up for you. If you've been hospitalized or treated in the ER, be sure to notify your PCP and schedule a follow-up appointment.

Additional resources

Telehealth

Ask your provider if a telehealth appointment is right for you. To find more information about telehealth appointments, visit My Health Plan and click Health Awareness under the Healthy Living Tab.

NurseLine

Call 1-888-912-0636 to speak with a specially trained nurse anytime you have a health concern. The service is available 24 hours a day — at no charge.

Smoking Cessation

Want to kick the tobacco or vaping habit for good? We've partnered with Pivot to offer a free program that can help. Pivot includes the SmartSensor, 12 weeks of free nicotine replacement therapy (NRT), an easy-to-use mobile app, a personal health coach, access to Pivot's supportive community, and so much more.

Visit Pivot.co/MedMutual to learn more.

Need help?

If you need help finding a PCP or are having trouble getting an appointment, Medical Mutual can help. Please call Customer Care toll free at the number on your ID card (TTY: 711 for hearing impaired).

Thank you for trusting
Medical Mutual as a
partner in your health.

Upgraded Access to Your Health Benefits

The re-designed MedMutual Mobile App

Review your claims and EOBs

You can even see a breakdown of each claim to help you clearly understand your benefits and responsibilities.

View your ID cards

Email or fax your ID card to a provider right from your mobile device.

Keep track of costs

View your deductible, coinsurance, copays, and maximum out-of-pocket costs.

Find care and estimate costs

Locate providers in your network, view their ratings and compare costs for tests and procedures.

Manage your prescriptions

Instantly check, order, and track all your prescriptions with fast home delivery.

Pay your premium

If your monthly premium isn't automatically deducted from your paycheck, experience secure and hassle-free payments through the mobile app.

Engage with your wellness

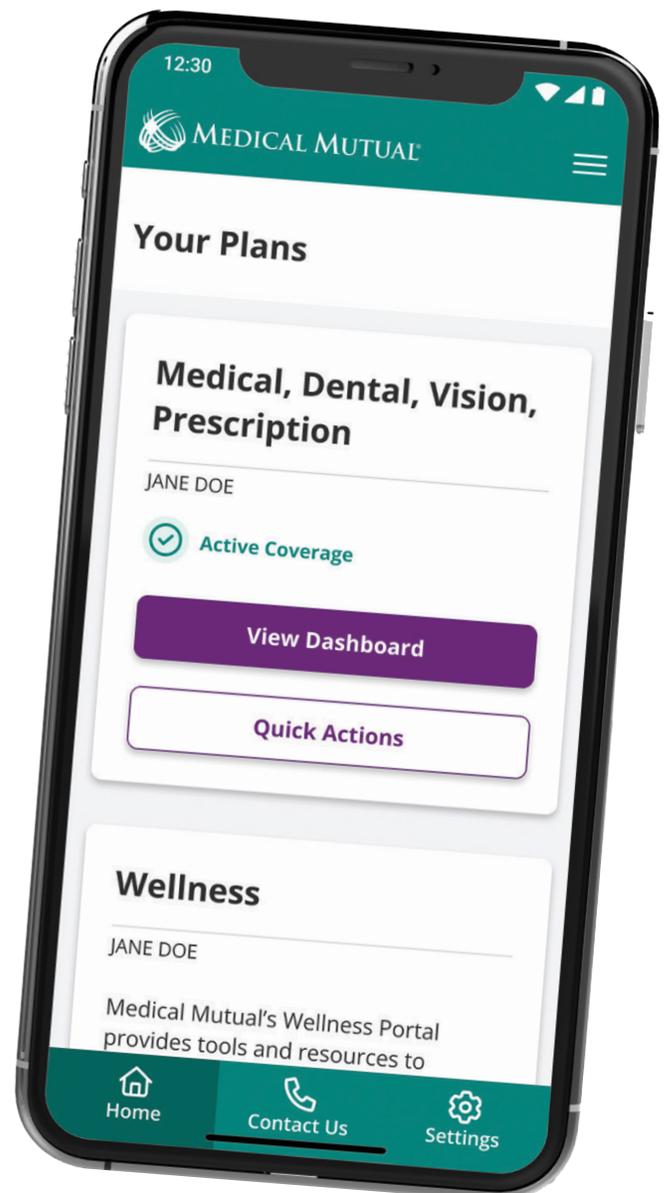
Our wellness portal includes an array of articles, videos, and online courses to help you maintain or achieve better health.

Download & sign up today!

Search MedMutual in the Apple App Store® or Google Play® and easily create an account with our step-by-step instructions.



We've made managing your Medical Mutual health plan simpler and more convenient with our re-designed and re-imagined MedMutual mobile app.



Be Smile Smart

Your smile is the first thing others notice about you!

When it comes to your mouth, the choices you make as a teenager are more important than you think. Taking care of your mouth now will give you a beautiful smile today and in the future. Read up on these facts and tips to bring your oral health A-game, then download the entire Smile Smart brochure for more information about healthy teen smiles.

Think twice when it comes to:

- **Drink choices.** Drinks like pop, sports drinks, energy drinks and juice are all loaded with sugar. Unless you want a mouth full of cavities, load up on water when you're thirsty.
- **Oral piercings.** They may seem cool, but piercings in and around your mouth can make it hard to talk, chew and swallow. You can even lose your sense of taste and drool excessively. Plus, infections are common and can even be life threatening.
- **Eating habits.** We all know candy is bad for our teeth, but other foods like bread and breakfast cereals stick to our teeth and can damage them. Also, remember that eating disorders like anorexia, bulimia and binge eating can damage teeth. If you are battling an eating disorder, reach out and seek help—maybe start with talking to an adult you trust.
- **Drugs.** Don't even think about trying illegal drugs. They destroy your body, mind and teeth. You don't want to know what "meth mouth" looks like.
- **Tobacco.** Surely oral cancer isn't on the list of things you want in life. Almost 90 percent of people who have oral cancer have used tobacco. All products put you at risk—cigarettes, pipe tobacco, smokeless tobacco and cigars.



10 Smart Ways to Sneak in a Sweat Session

No time to get to the gym—or even into your gym shoes? One of the main reasons people don't exercise is that they think they don't have enough time. The truth is, you don't need an uninterrupted hour to reap the many benefits of physical activity. The American College of Sports Medicine recommends getting at least 30 minutes a day, five days a week (and up to 50 minutes for people who need to lose a significant amount of weight), but that can be spread out across multiple mini-sessions.

So why not squeeze in a few moments of activity throughout your entire day? Imagine the payoff this small change could have!



1. Make the kids' activity time your activity time.

Do you find yourself with time on your hands waiting at basketball practice, dance rehearsals or another activity? Turn that down time into exercise time. Instead of reading or scrolling through Facebook, get in 45 minutes of walking or jogging—outside if weather permits, or up and down the halls of the school if not.

2. Burn calories during conference calls. Next time you're stuck on a conference call—particularly if you're doing more listening than speaking—put it on speaker, stand up and get moving. There are plenty of exercises you can do in your office, such as lunges, squats or planks.

3. Work while you watch. Who says exercise isn't entertaining? During your next Netflix binge, hit the floor or the mat for some crunches, leg lifts or lunges. If you have free weights handy, incorporate some biceps curls, shoulder presses and triceps extensions. Before you know it, you'll have done a full-body workout and caught up on your favorite shows.

4. Ignore the elevator. Whether you're at work, a doctor's appointment or the mall, bypass the elevator and hit the stairs instead. You can burn more than 100 calories just by climbing the stairs a few times a day. Plus, it helps to strengthen your muscles while boosting cardiovascular health.

5. Weigh yourself down. Burn more calories while running errands or walking by wearing a weighted fitness vest. There are thin-profile styles available that can be worn under your regular clothes.

6. Turn social hour into power hour. Instead of meeting your friends for coffee or cocktails, catch up while walking at a local track or park. You'll reconnect while logging some serious mileage—and there's no tab to pay at the end.

7. Get lean in line. Next time you're stuck in line or find yourself standing for a few moments, do some calf raises. You'll burn a few extra calories while working toward shapely legs.

8. Play. It's easy for busy parents to get into an "all work, no play" mentality—but resurrecting a childlike spirit is a great way to get moving. The next time your kids are playing tag, riding their bikes or jumping on the trampoline, join them. They'll love watching you have fun, and you'll benefit from the quick cardio boost.

9. Clean. You have to do it anyway, so you might as well give yourself some extra exercise credit. A 150-pound person will burn almost 300 calories from one hour of heavy house cleaning. Grab the vacuum and make those calories disappear!

10. Sit down to work out. With seated workouts, you can tone up and burn calories right from your chair. Search online to find exercises you can do right in your chair to not only add movement to your sedentary day, but also boost energy levels when you need a little something extra. Speaking of sitting, consider trading your desk chair for a stability ball. Sitting on the ball works the muscles in your abdomen, lower back and hips, so you'll get a core workout while catching up on emails. Using a standing desk also burns more calories than sitting.

Dark chocolate may boost your eyesight

Dark chocolate has been touted as having a number of health benefits given the level of flavonoids they contain. Flavonoids, a type of phytonutrient, are powerful antioxidants that have been tied to:

- Improved blood flow
- Reduced inflammation
- Improved heart health
- Better cognitive function
- Improved immune function

Now, in addition to the aforementioned benefits, researchers believe we can include short-term vision improvements to the list. According to researchers at the University of the Incarnate Word Rosenberg School of Optometry in San Antonio, Texas, dark chocolate can boost visual clarity and contrast sensitivity within 2 hours following consumption.



Based upon their clinical study on the consumption of dark chocolate versus milk chocolate, they were able to determine that:

- Visual clarity improved after consumption of dark chocolate vs. milk chocolate
- Ability to read small letters at differing contrasts was significantly higher after participants ate dark chocolate vs. milk chocolate
- Ability to read large letters at differing contrasts was slightly higher after participants ate dark chocolate vs. milk chocolate

However, studies which compare two foods have their limitations; it's not easy to keep the type of chocolate "under wraps" when the participant can determine the type by taste. Because of such limitations, more studies are required in order to determine the duration of the benefit and their effect in a real-world environment. Nonetheless, the initial findings of this study seem reason enough to further support the consumption of dark chocolate...and that's okay by us!



National Vision Administrators, L.L.C.

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HEALTHY LIVING RECIPE:

Low Cholesterol Scalloped Potatoes

INTRODUCTION

A low-fat, heart healthy version of this traditional comfort food.

INGREDIENTS

- 4 cups thinly sliced raw potatoes
- 1 onion
- 1 tablespoon chopped parsley (optional)
- 3 tablespoons whole grain flour
- 1/8 teaspoon pepper
- 1 1/2 teaspoons salt
- 3 tablespoons low cholesterol margarine
- 1 1/2 cups skim milk

Nutritional Info

Servings Per Recipe: 1
Amount Per Serving
Calories: 140.8
Total Fat: 5.8 g
Cholesterol: 1.3 mg
Sodium: 695.4 mg
Total Carbs: 18.7 g
Dietary Fiber: 2.2 g
Protein: 4.0 g

Number of Servings: 6

DIRECTIONS

1. Layer potatoes and onions in casserole, sprinkling flour between each layer.
2. Heat milk and margarine and season with salt, pepper, and parsley. Pour sauce over all layers.
3. Bake 1 hour covered at 350° F. Remove cover and bake additional 30 minutes.