

Momentum

TAKE CARE • TAKE CHARGE FOR LIFE

THIRD ISSUE 2007

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A WORD FROM ICI

LAST YEAR, MANY OF YOU TOOK THE new WebMD Health Risk Assessment, to learn how your lifestyle affects your health — including your potential risks for heart disease, cancer, diabetes and other illnesses, as compared to the general population. We encourage you to take the Health Risk Assessment again this year, during our Connect 2008 open enrollment.

Repeating the Health Risk Assessment can show you how your health was affected by the positive and negative lifestyle changes you made this past year — where you experienced improvement, and where you still need to focus more effort.

Because nutrition is such an important part of good health, this issue of *Momentum* focuses on the importance of eating healthfully — the difference between good and bad fats; how to safely prepare and store food; and how nutrition can help fend off disease.

Likewise, it is important to take charge of your financial health. You will learn how financial experts at The Ayco Company can help you develop a personal plan to manage debt, pay for educational expenses, invest for short- and long-term goals, put together an estate plan and determine your insurance needs.

It is our hope that you are able to use the information in this newsletter to Take Care • Take Charge of your health, wealth and family and to design and live a truly fulfilling life.

HEALTH RISK ASSESSMENT

REVEALS READINESS TO CHANGE

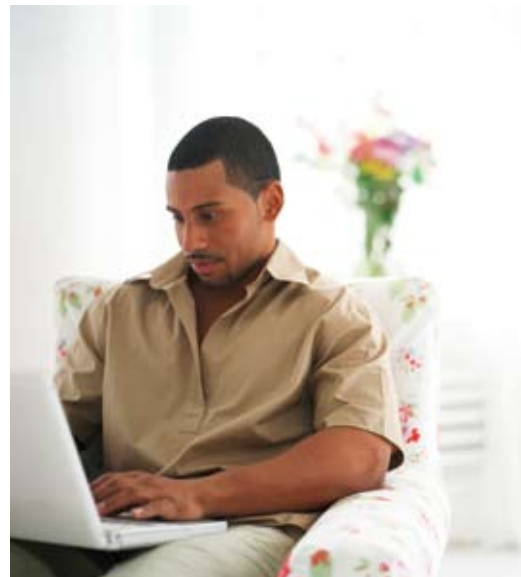
LAST YEAR, ICI EMPLOYEES WERE introduced to the new WebMD™ Health Risk Assessment (HRA), available through the Health Management Center. If you and your spouse or domestic partner completed this questionnaire, you not only learned important information about your health status; you were offered valuable tips on how to make healthy changes in your lifestyle.

While ICI is legally prohibited from viewing your personal health information, the Health Risk Assessment does provide the company with group data, so we can better understand the health needs of our population.

So what did we learn last year?

Based on last year's Health Risk Assessment results, ICI learned that 24.5 percent of employees and spouses or domestic partners who took the HRA are dealing with high blood pressure, and 19 percent reported high cholesterol.

Two great ways to start lowering your blood pressure and cholesterol are to eat more healthfully and exercise regularly. According to last year's results, about 33 percent of employees planned to improve their diet, and about 49 percent planned to increase their level of exercise.



Repeating the Health Risk Assessment this fall is a good way to gauge whether or not your health has improved, deteriorated or stayed the same. It also is a good time to revisit any commitments you may have made to yourself to improve your lifestyle. If you need some guidance and support, beyond what you receive from your health care provider, ICI offers free lifestyle health coaching and condition management programs (see page 3).

ICI remains committed to helping you decrease your risk for disease and improve your quality of life!



CHILDHOOD OBESITY

A GROWING PROBLEM

IN THE LAST THREE DECADES, THE NUMBER OF OVERWEIGHT U.S. children ages 6 to 11 has doubled, while the number of overweight teenagers has tripled. About 25 million U.S. children are overweight or nearly overweight, according to the U.S. Centers for Disease Control and Prevention.

Overweight and obese children have a 70 percent chance of growing into overweight or obese adults. But an even more immediate problem is that they have a higher risk of developing diseases that used to be found predominantly in adults — diseases such as Type 2 diabetes, high blood pressure and high cholesterol. Plus, overweight and obese children are at risk for developing asthma, eating disorders and sleep apnea (which can lead to learning and memory problems, in some cases).

While genetics and family/social issues can contribute to obesity, other factors can more easily be controlled, such as diet and exercise. Here are some tips for keeping your child on a healthy track:

LIMIT THE INTAKE OF HIGH-CALORIE FOODS AND SNACK FOODS, AS WELL AS SUGARY SOFT DRINKS AND CANDY.

Encourage healthy eating habits by giving children fruits and

vegetables; water and low-fat milk, instead of soda; and whole-grain breads, instead of refined grains (such as white bread, enriched pasta and white rice).

PHYSICAL ACTIVITY IS KEY. Not only do physically active children build stronger bones and muscles; they also can enjoy more restful sleep, which keeps them feeling more alert during the day. Start by limiting the amount of time children spend in front of the television. Encourage “activity” rather than “exercise” — as long as children are moving (playing tag or jumping rope), they are getting exercise. Try to find activities or chores that can be done as a family. If you encourage everyone to participate, it increases the odds of your entire family leading healthier lives.

HOME COOKING

SAFE AND SOUND

SEVENTY-SIX MILLION AMERICANS GET FOODBORNE illnesses every year, according to the U.S. Centers for Disease Control and Prevention. While most people do not think about food safety, until they are affected by a food-related illness, bacteria can grow anywhere within minutes. You can help fight foodborne bacteria by cooking, reheating, chilling and packing food according to the following recommendations by the Partnership for Food Safety Education.

COOK FOOD TO PROPER TEMPERATURES

Cooked food is safe when it reaches an internal temperature that kills the harmful bacteria that cause foodborne illness. Be sure to use a food thermometer to measure the internal temperature.

- Steaks and roasts should have a minimum internal temperature of 145 F; all poultry should reach a minimum of 165 F; and ground meat should reach at least 160 F. Color is not a reliable indicator of doneness — use a food thermometer.
- When microwaving food, make sure there are no cold spots, where bacteria can survive. To ensure even cooking, stir and rotate.
- Reheat leftovers to a temperature of 165 F.

REFRIGERATE FOOD PROMPTLY

Cold temperatures slow the growth of harmful bacteria, so refrigerate foods quickly. Keep a constant temperature of 40 F or below in your refrigerator. The freezer should be kept at 0 F or below.

- Throw away meat, poultry, eggs, cooked food, or cut fruit or vegetables that have been at room temperature for more than two hours (or one hour, when the temperature is above 90 F).
- Avoid defrosting food at room temperature. There are three ways to safely defrost food — in the refrigerator, in the microwave, and under cold running water. The food then should be cooked immediately.

PACKING A SAFE AND HEALTHY LUNCH

Whether you pack your children's lunch or your own, here are some simple ways to keep food safe.

- Rinse fresh fruits and vegetables under running tap water, and dry them with a paper towel.
- Keep hot food hot (i.e., chili, stew or soup) by using an insulated bottle, such as a Thermos®. Fill the bottle with boiling water, and let it stand for a few minutes. Empty the bottle and immediately fill it with very hot food. Keep the bottle closed, until lunchtime.
- Keep cold food cold by packing a frozen gel pack or frozen juice box. Insulated, soft-sided lunch bags work best.
- Any perishable food that is not eaten during the day should be thrown away.



TAKE CARE • TAKE CHARGE

OF YOUR NUTRITION

PRACTICING GOOD NUTRITION IS IMPORTANT TO MAINTAINING A HEALTHY WEIGHT AND cholesterol level, but it may take some extra planning. Take Care • Take Charge offers several programs and resources to help you incorporate better nutrition into your life:

HEALTH MANAGEMENT CENTER

This online resource offers information on nutrition, exercise, weight loss, cholesterol and more. Research medical conditions and medications; calculate metabolism, body mass index and target heart rate; build personalized nutrition and fitness plans; and track your blood sugar, cholesterol, diet, exercise and more! For more information, log on to www.myciserv.com and click on **Health Management Center** in the **Health** column.

PREVENTIVE CARE

Your ICI medical plan covers 100 percent of your preventive care, when provided in-network. A yearly routine checkup can help you learn where you stand with your health. Talk with your doctor about ways to improve your diet, achieve and maintain a healthy weight and control your cholesterol.

WEIGHT WATCHERS®

To help you lose weight safely and sensibly, ICI brings you four different Weight Watchers offerings at a special price: at-work meetings; local meeting vouchers; online subscriptions; and the At-Home Kit (Corporate Edition). If you attend 75 percent of your meetings, ICI will reimburse 50 percent of your program costs! Call (866) 797-2834 or log on to www.weightwatchers.com/cs/ici/index.aspx.

LIFESTYLE HEALTH COACH™

Do you want to eat more healthfully, quit smoking or put together a fitness plan? The Lifestyle Health Coach program connects you with a personal coach who works with you to develop health goals and create a customized plan for achieving them. Your coach can evaluate your progress, while providing the support and encouragement necessary for success. This free and confidential service is provided by WellCorp. Call (866) 733-7020 Monday through Friday, 8 a.m. to 9 p.m. Eastern Time.

CONDITION MANAGEMENT

With the Take Care • Take Charge Condition Management Program, telephone support is available 24 hours a day, to help you manage diabetes, asthma, Chronic Obstructive Pulmonary Disease, low back pain, Coronary Artery Disease, heart failure and cancer. Receive health status evaluations, educational materials and toll-free access to a care coordinator, who periodically calls to review your health status, answer questions and provide encouragement. Participants have toll-free access to health professionals who can answer questions 24 hours a day, seven days a week. This confidential service is provided at no cost to you through Matria Healthcare. Call (888) 863-2262 or log on to www.matriacares.com/icitakecaretakecharge.

MATERNALINK®

When you are expecting a baby, health becomes a top priority — a big part of a healthy pregnancy is proper nutrition. ICI offers MaternaLink, a support program to help you, your spouse or domestic partner have the healthiest pregnancy and delivery possible. MaternaLink provides educational materials, customized to your interests and each stage of your pregnancy. Materials cover a wealth of topics, including nutrition during and after pregnancy. You also receive access to a toll-free, 24-hour-a-day BabyLine that connects you with a maternity nurse who can answer any questions you have, even on weekends!

Enroll in MaternaLink and receive up to \$300 in Babies R Us® gift cards (\$150 for enrolling within the first 16 weeks of pregnancy and \$150 for completing an outcome assessment at the end of the program). Call (888) 863-2262 or log on to www.maternalink.com/takecaretakecharge.

FEND OFF CANCER

WITH FOOD

MANY FACTORS CONTRIBUTE TO YOUR RISK OF DEVELOPING CANCER, BUT some may be within your control. Experts believe 80 percent of all cancers may be prevented by making healthy lifestyle choices, including maintaining a healthy body weight, exercising, not smoking and eating a healthy diet.

Current research indicates that eating a variety of vegetables, fruits, whole grains and beans every day may play a major role in preventing cancer and slowing down the progression of the disease.

FRUITS AND VEGETABLES

Fruits and vegetables contain more than 100 beneficial nutrients, including vitamins, minerals, phytochemicals and fiber. Scientific studies show that eating more fruits and vegetables may reduce the risk of many cancers, heart disease and diabetes and may help control weight. Other evidence shows that an adequate intake of folate, a B vitamin, may decrease the risk of colon, rectum and breast cancers. Foods that contain folate include beans, whole grains (fortified with folic acid), asparagus, broccoli, oranges and leafy vegetables (such as spinach).

PHYTOCHEMICALS AND ANTIOXIDANTS

Your body uses the phytochemical compounds in plants to slow down the aging process and reduce the risk of disease. Antioxidants are phytochemicals that may lower the risk of cancer and other diseases. Increase the amount of antioxidants in your diet by including:

- **Vitamin E** – vegetable oils, nuts and spinach
- **Vitamin C** – citrus fruits, strawberries, green and red bell peppers and broccoli
- **Carotenoids** – tomatoes, carrots, broccoli and sweet potatoes
- **Flavonoids** – apples, onions, berries, grapes and black and green teas

THE SKINNY ON FAT

You may be surprised to know that your body actually needs fat to function the way it should. Fat supplies calories to the body, maintains the health of your skin and brain and helps in the absorption of vitamins A, D, E and K.



As with anything else, it is important to eat even healthy fats in moderation. Eating large amounts of high-fat foods adds extra calories and can lead to weight gain, obesity, coronary heart disease and certain cancers. Studies have shown that people who eat a high-fat diet have increased rates of colon, rectal, prostate and endometrial (the lining of the uterus) cancers. Dietary fat may promote cancer by causing irregular cells to form and produce free radicals, which are toxic molecules that can damage the cells and contribute to cancer.

The chart to the right explains in more detail which fats are healthier choices.

FATS TO INCLUDE MORE OFTEN

Monounsaturated fats, polyunsaturated fats and omega-3 fatty acids are considered to be “good” fats. They can lower your total cholesterol level and LDL (or “bad”) cholesterol, as well as reduce your risk of heart disease.

Include some of the following choices in your diet:

Monounsaturated:

- Avocados • Nuts
- Olive, peanut and canola oils

Polyunsaturated:

- Vegetable oils, such as corn, cottonseed, soy, sunflower and safflower

Omega-3 fatty acids:

- Flaxseeds • Flax oil • Walnuts
- Cold water fish, such as herring, salmon, mackerel, tuna and cod

BAD FATS

Saturated fat, trans-fat and cholesterol may raise unhealthy blood lipid levels, which increases your risk of heart disease. Check nutrition labels for the words “hydrogenated” or “partially hydrogenated.” These are saturated fats and trans-fats.

Limit the following foods in your diet:

Saturated fat and Cholesterol:

- Beef, lamb and pork (fatty cuts, not lean)
- Poultry with skin
- Full-fat cheese and whole milk
- Cocoa butter, butter and lard
- Tropical oils (coconut and palm)

Trans-fat:

- Shortening and margarine
- Commercial snack foods: chips, crackers, cookies and cakes

AYCO FINANCIAL PLANNING

EXPERTS WORK WITH EMPLOYEES TO HELP BUILD FINANCIAL SECURITY

HAVE YOU MADE SOUND CHOICES, WHEN IT COMES TO BUILDING YOUR family's financial security?

More and more employees are finding that they need professional guidance to help them make good financial decisions and avoid serious pitfalls that can put a child's education out of reach or make a retirement plan less likely to succeed.

Fortunately, ICI pays the full cost of telephone financial counseling, provided by The Ayco Company, L.P., a Goldman Sachs company with more than 30 years of experience in financial counseling and education. When you call Ayco, you will be connected with a licensed professional who is familiar with ICI's benefit plans and can help you in areas such as: debt management; education funding; retirement planning; home buying; investment strategies; estate planning; and insurance needs.

Whatever it is — choosing the right investments for your 401(k), reducing debt and building savings, boosting cash flow through tax planning or earmarking money for specific goals such as college or retirement — you can get objective professional guidance by calling the toll-free Ayco AnswerLine® service.

The Ayco AnswerLine®

Call 1-888-715-1323

**Monday-Friday
9 a.m. to 8 p.m.
Eastern Standard Time**

**Hearing Impaired
TTY/TDD: 800-437-6380**



What can you ask about? Almost any personal finance or benefits issue at all — from general, “How am I doing?” questions, to more complex issues, such as meshing investments inside and outside of your 401(k).

HERE ARE SOME EXAMPLES TO GET YOU STARTED:

- How do I develop a list of financial planning priorities?
- How can I plan for retirement or college?
- I am buying a home. What do I need to know?
- Do I have enough life insurance?
- Do I need a will?

Financial planning is not only for the wealthy. In fact, people who are not rich may need it even more, because mistakes can make them more financially vulnerable.

WHEN YOU CALL AYCO, YOU CAN RECEIVE:

- Confidential one-on-one counseling to help you establish and reach your financial goals;
- Assistance in making the most of your ICI benefits and integrating them into your financial plan; and
- Personalized analysis for goals, such as retirement, investing and college funding.

Ayco AnswerLine® financial counselors have National Association of Securities Dealers (NASD) licenses and may have additional education and certifications, such as an MBA and Certified Financial Planner™ professional designations.

It also is important to note that Ayco AnswerLine® financial counselors are not commissioned salespeople. They will not try to sell you something. And you can rest assured that all personal and financial information provided is kept confidential, in accordance with Ayco's privacy policy.

ORGANICS AND NONORGANICS

WHAT IS THE DIFFERENCE?

THERE IS AN ONGOING DEBATE ABOUT ORGANIC VERSUS nonorganic foods. While there is not a solid conclusion about which is better for you, it is important to be informed about both, so you know what to do the next time you find yourself in the supermarket.

“Organic” refers to the way farmers grow and process food, such as fruits, vegetables, grains, dairy products and meat. Organic farming practices are considered to be environmentally sound, because they encourage soil and water conservation and reduce pollution.

While conventional farmers apply chemical fertilizers to promote plant growth, organic farmers apply natural fertilizers, such as manure or compost, to feed soil and plants. Likewise, while conventional farmers spray insecticides, organic farmers use beneficial insects and birds or traps to reduce pests and disease. And instead of using chemical herbicides, organic farmers manage weeds by rotating crops, tilling, hand weeding and mulching.

When it comes to livestock, conventional farmers give animals antibiotics, growth hormones and medications to prevent disease and spur growth, while organic farmers give their animals organic feed and allow them access to the outdoors. They use preventive measures such as rotational grazing, a balanced diet and clean housing, to help minimize the risk of disease.

Because 23 percent of U.S. consumers buy organic products on a regular basis — and spend more than \$14.6 billion dollars a year on them — stores now carry more organic products than ever before, to respond to consumer demands.

The United States Department of Agriculture (USDA) has established an organic certification program that designates specific labeling for organic foods. Foods are required to meet strict government standards, in order to be considered organic and carry an organic label. Only products with a minimum of 95 percent organic ingredients can carry the USDA Organic seal.

You also may see food labels that contain the words “all-natural,” “free-range” or “hormone-free.” These terms do not have the same meaning as “organic.” Only foods that are grown and processed according to USDA standards can be labeled organic.

Source: Mayo Clinic



USDA ORGANIC GUIDELINES

One hundred percent organic - the product is completely organic or made of all organic ingredients.

Organic - the product is at least 95 percent organic.

Made with organic ingredients - a product that contains at least 70 percent organic ingredients. The organic seal cannot be used on the package.

Nonorganic - contains less than 70 percent organic ingredients. These products cannot use the organic seal or “organic” on their product label.

GET THERE IN 10: BUYING ORGANIC FOODS

You must draw your own conclusions about whether you should spend the extra money to buy organic food, according to the U.S. Department of Agriculture (USDA).

Some foods, however, are known to contain higher amounts of pesticides. Based on this information, the Environmental Working Group (EWG), a research organization in Washington, D.C., has developed a list of foods that are considered to be worth the slightly extra cost of buying organic:

- | | |
|-------------|-----------------------------|
| 1. Apples | 6. Nectarines/peaches |
| 2. Potatoes | 7. Imported grapes |
| 3. Celery | 8. Bell peppers |
| 4. Cherries | 9. Raspberries/strawberries |
| 5. Pears | 10. Spinach |