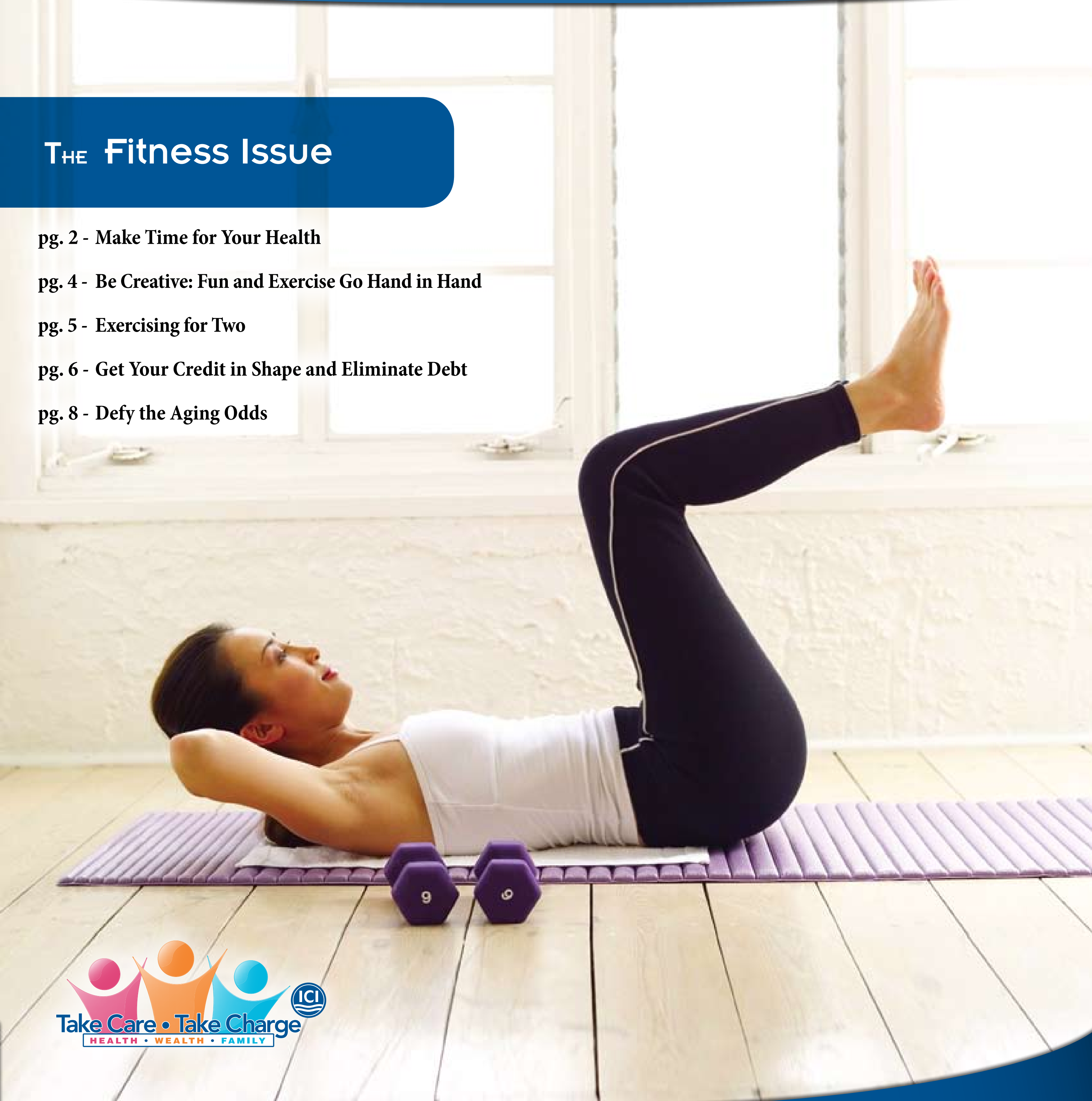
BE THERE FOR THE BEST DAYS OF YOUR LIFE!

Momentum

Second Issue 2008

The Fitness Issue



Take Care • Take Charge

HEALTH • WEALTH • FAMILY

ICI

Make Time for Your Health

Your schedule is completely booked.

How can you possibly squeeze in one more task, let alone time for exercise?

While it may be difficult to find time for physical activity, it is not impossible.

The Take Care • Take Charge Health Management Center offers you a personalized Web site, where you can build fitness and nutrition plans and calculate your metabolism, body mass index, target heart rate and more. For more information, go to **www.myiciserv.com** and click on "Health Management Center" in the Health column of benefits.

It is recommended that all adults participate in 30 minutes or more of moderate physical activity on most days of the week, but the American College of Sports Medicine (ACSM) and the American Heart Association (AHA) now suggest that you do not have to perform the full 30 minutes of moderate exercise in one session, in order to receive the full benefits of exercise.

In fact, their recommendation states that 30 minutes of moderate or 20 minutes of vigorous exercise can be split into 10-minute intervals throughout the day. Moderate intensity is defined as walking briskly and noticeably increasing the heart rate, while vigorous activity is defined as continued rhythmic movement and a considerable increase in heart rate.

It also is recommended that you perform strength-training exercises at least twice a week, on nonconsecutive days.

But how do you find time to work in even three 10-minute sessions a day? The truth is, you already may be getting small bursts of physical activity throughout your day, without even realizing it.

The key to sticking to an exercise routine is to do what you enjoy. If you like walking, for example, find different ways to add more of it into your daily life, such as walking to a co-worker's desk, instead of relying on e-mail or the telephone; creating a long route to the restroom or cafeteria; or taking a walk with your child or dog when you get home from work. You can even purchase a pedometer (a counting device) that attaches to your waistband and keeps track of how many steps you walk during the day (the AHA recommends 10,000 steps a day — or five miles — for a healthier lifestyle).

You also need to exercise when it best suits your lifestyle — whether it is in the morning, afternoon or evening. Or, you might even split your three 10-minute sessions between all three intervals throughout your day.

Your Own Personal Health Coach

Losing weight or committing to an exercise plan can improve your health dramatically, but it can be difficult to do this on your own.

The Take • Care Take Charge Lifestyle Health Coach program connects you with a personal coach, who will work with you over the phone to assess your health habits and develop personalized health goals and a customized plan for achieving them.

Your coach continually evaluates your progress, while providing the support and encouragement you need to succeed. This free and confidential service is provided by WellCorp, a Nationwide Better Health company.

For more information, call (866) 733-7020, Monday to Friday, from 8 a.m. to 9 p.m. Eastern Time.

It is well-known that exercise can help keep the extra pounds away, but its advantages do not stop at the scale. By aiming for the recommended 30 minutes of aerobic activity five days a week, plus strength training twice a week, you can reap the benefits below.

1. **Lower your risk of heart disease.** Physical inactivity is a major risk factor for heart disease and stroke.
2. **Lower your blood pressure.** Nearly one in three U.S. adults has high blood pressure, but nearly one-third of them do not know it, according to the American Heart Association.
3. **Improve your cholesterol.** Regular exercise increases your high-density lipoproteins (HDLs), or "good" cholesterol, and decreases your low-density lipoproteins (LDLs), or "bad" cholesterol.
4. **Decrease your risk of diabetes.** Aerobic activity significantly lowers your risk of type 2 diabetes and also helps manage diabetes, if you have the condition.
5. **Prevent certain types of cancer.** Working out regulates hormone levels, which can help ward off breast and prostate cancer. Exercise also stimulates movement through the bowels, reducing the risk of colon cancer.
6. **Strengthen your bones.** Weight-bearing exercises, such as lifting weights or hiking, are vital to preventing osteoporosis.
7. **Brighten your day.** Exercise increases levels of certain chemicals that heighten your mood and calm your stress.
8. **Increase your energy levels.** The more you work out, the more you will be able to exercise and complete other day-to-day tasks — and the more you will enjoy them.
9. **Improve sleeping habits.** If you have difficulty sleeping, try working out five to six hours before bedtime. Your body temperature dips at this point after exercise, easing you into sleep.
10. **Keep viral illnesses at bay.** Aerobic activity stimulates your immune system, so working out can keep you cold-free. Just be sure to wipe down the equipment at the gym before and after you use it — it can be a breeding ground for germs.

Be Creative
Fun and Exercise can Go Hand in Hand

A little more than one-fifth of Americans get the recommended 30 minutes of moderate exercise at least five days a week, according to a survey published in the *Archives of Internal Medicine.*

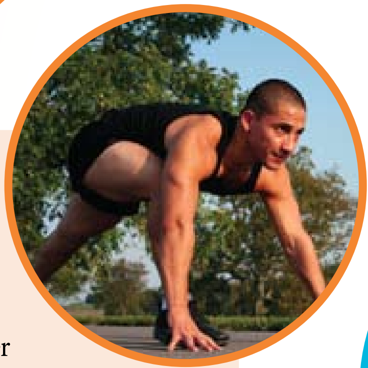
Regardless of whether you are just starting out or you have been exercising for years, there are lots of ways to make fitness fun, so you are more likely to work it into your daily routine:

For yourself

DANCE – Several options are available to appeal to everyone's interests – ballroom, folk, swing, country, ballet, tap, even belly dancing.

For you and your family

WALK FOR CHARITY – Sign up the family for a fundraiser and walk or run together.



For yourself

REROUTE YOUR ROUTINE – If you usually walk on an indoor or outdoor track, walk to a park or another enjoyable location, instead. If you are bored using a treadmill or elliptical, listen to a book on tape, or watch a movie while you work out.

For you and your family

TAKE COMMERCIAL BREAKS – Create fun names for simple exercises (such as princess push-ups) and do them together during TV commercials.

For you and your family

WORK IN THE YARD – Each season brings opportunities to be outdoors and "work." For example, in the summer, water your lawn by turning on a sprinkler and challenge yourself and/or your family to dodge the droplets. In the fall, rake leaves into piles and take turns jumping into or covering each other with them.

For yourself

GO OUT ON A LIMB – Try a new activity, such as horseback riding, inline skating, kickboxing or martial arts. Try joining a community sports league.

Exercising for Two

Staying or becoming fit during your pregnancy has many advantages. Regular activity can help reduce aches, pains and swelling; boost your energy level; reduce stress and anxiety so you can get a better night's sleep; prevent or treat gestational diabetes (a form of diabetes that occurs during pregnancy, then usually subsides after delivery); and prepare your body for the pains of labor.

Regardless of your fitness level before you became pregnant, you should talk with your health care provider before you begin to exercise, to be sure you do not have any conditions that would limit your activity.

Although most forms of exercise are safe during pregnancy, there are some positions and movements that can be uncomfortable or even harmful. For example, women who are in their second trimester should not perform exercises that require them to lie flat on their backs or stand still for long periods of time, according to the American College of Obstetricians and Gynecologists. They also should avoid exercises that include jerky, bouncy or high-impact movement.

The following are safe examples of exercises, even for those who are beginners:

- **Walking.** Walking gives you a total body workout and is easy on your joints and muscles (which are more relaxed during pregnancy, increasing your risk of injury).
- **Swimming.** The water supports the weight of your growing body, while providing resistance to increase your heart rate. It also helps prevent swelling in your legs.
- **Aerobics.** These types of exercises can help strengthen your heart and lungs. Look for classes that are designed specifically for pregnant women. Low-impact and water aerobics are good choices.

You will be able to exercise more easily during your first 24 weeks, and it will become more difficult during your last three months. For a safe exercise session, be sure to begin with a warm-up period of five to 10 minutes, so you can prepare your muscles. Stretch and hold each muscle for at least 10 to 20 seconds.

After your session, it is just as important to cool down, by slowly reducing your activity. By doing so, you allow your heart rate to return to a normal rate. Cool down for five to 10 minutes and stretch again, to help avoid sore muscles.

Maternity Management

The Take Care •Take Charge MaternaLink Maternity Management Program can help you make your pregnancy a healthy one. As a participant, you will receive periodic questionnaires/assessments and educational materials selected specifically for you. Online newsletters are customized to your specific pregnancy interests and gestational stage, beginning at 13 weeks into your pregnancy. You also receive access to a toll-free, 24-hour-a-day BabyLine to speak with a maternity nurse, who will answer any questions you may have, even on weekends!

Expectant moms participating in MaternaLink can receive up to **$300** in Babies "R" Us gift cards – **$150** for enrolling within the first 16 weeks of pregnancy and another **$150** upon completion of an outcome assessment at the end of the program. You must be in an ICI medical plan to participate.

This free and confidential service is provided by Matria Healthcare. For information, call **(888) 863-2262** or log on to **www.maternalink.com/takecaretakecharge.**

Get Your Credit in SHAPE and Eliminate Debt

Debt, especially consumer debt, can become a major barrier to achieving your goals.

If you're like most Americans, you're not only carrying consumer debt, you also are unaware of the importance of your credit history and the impact it has on your future. Fortunately, you can take steps today to get your credit in shape and eliminate debt, so you can get back on track and achieve your financial goals.

Your Credit History

Although creditors consider a number of factors in deciding whether to grant credit, most rely heavily on your credit history. That history tells a potential new lender how you've handled your debts in the past. Credit bureaus gather this information and sell it to lenders and other institutions.

If you have no credit history, it's difficult to establish credit – that is, get approved for a credit card or a loan. Your credit bureau report is based on information supplied over time by lenders and other creditors. It also provides information on where you live and work and makes note of any judgments or bankruptcies. Most importantly, your credit history records payments you have made on credit cards, installment loans and other credit accounts. These reports help a potential new lender decide whether or not you are a good credit risk.

The federal Fair Credit Reporting Act allows you to obtain a copy of your credit report from any of the consumer reporting agencies, for a reasonable charge. Additionally, you may request one free report from each of the nationwide credit-reporting agencies (CRAs) every 12 months. You may order your free report through a central Web site, set up by these CRAs **(www.annualcreditreport.com)**; by calling **(877) 322-8228;** or by completing the Annual Credit Report Request Form, which may be downloaded from **www.annualcreditreport.com** or the Federal Trade Commission's Web site **(www.ftc.gov)**. Mail the form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may order one, two or three reports at the same time, or you may stagger your requests. Staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports, over time.

Credit Scoring

In addition to your credit history, a lender also may make its decision to lend you money based on your personal credit score, which it obtains from one of the credit bureaus. Credit scores are used by lenders to judge how credit-worthy you are. A statistical model that evaluates the information in your credit file generates the score.

The most commonly known credit score, the FICO® score, is based upon the model developed by Fair, Isaac and Company, Inc. FICO scores range from 300 to 850, with higher scores being more favorable. Here is a breakdown of how your FICO score is calculated:

35% is based on your payment history.

30% is based on the amount you owe, especially in comparison to the amount of credit available to you.

15% of your score is based on the length of your credit history – the longer the better.

20% is based equally upon (1) whether you've recently attempted to and/or have obtained new credit and (2) the mix or type of credit you use.

Improving Your Credit Rating

Creditors may deny you credit if there's negative information in your credit file. Negative information includes late payments, repossessions, accounts turned over to a collection agency, judgments, liens or bankruptcy. There is nothing you can do to remove negative information that is accurate. If this is your situation, don't consider paying someone to "clean up" your credit rating; work to make your credit report better by doing the following:

If you have outstanding judgments, make sure you satisfy them first. Then work on paying off any delinquent or late debts. While you are reducing these debts, try to get approval for a credit card. Gasoline cards are the easiest to get. Or try a secured credit card. If you get approval, charge a little on the card, but only for something you really need. When the bill comes, pay off your entire balance in full. Improving your credit rating may take time, so you have to be patient.

For more information on ways to improve your credit and get a handle on your debt, call the Ayco AnswerLine® service and speak to a professional financial counselor. Call **(888) 715-1323***, **Monday** through **Friday** from **9 a.m. to 8 p.m. (Eastern Time)**.

*Hearing Impaired TTY/TDD 800-437-6380

Getting Your Credit in Shape and Controlling Your Debt

Now that you have a better handle on your credit, it is time to start thinking about your debt. Here are some helpful tips:

DO

- Do carry a credit card. Usually one is enough. Two is okay, but eight, 10 or 12? No way! The more cards you have, the more you will be tempted to use them.
- Do consider taking money out of low-interest savings accounts to pay off high-interest debt. After paying down the debt, use the monthly payments you would have been sending to the lender to replenish your savings account.
- Do go "cold turkey" on your credit cards for a month, just to break the habit of using them. Leave them in your wallet or at home, and pay for everything with cash. Using cash will put you back in touch with your spending.
- Do realize that you are signing up for an expensive loan every time you carry a balance on a credit card. Initially, many people get a credit card "only for an emergency," but end up charging more and more as time goes by.

DON'T

- Don't use credit cards for day-to-day expenses such as food or gas, unless you are disciplined enough to pay off the balance each month.
- Don't pile debt on your house, if you are a compulsive spender. Don't take out home equity loans or a second mortgage to pay off consumer debt. In a worst-case scenario, you could lose your house.
- Don't use credit cards for cash advances. This is one of the costliest ways to borrow, since it usually involves a transaction fee and no grace period on the interest due.
- Don't buy credit insurance, if you can avoid it. It is usually unnecessary and always overpriced.

Defy the AGING Odds!

Your entire body is affected as you grow older — your organs, bones, muscles and joints. But there are things you can do now to prevent drastic changes later.

One of the safest and most effective forms of prevention is strength training. To receive the health benefits of strength training, most people only need two to three 20- to 30-minute sessions a week, and likely will start to see improvements within just a few weeks. These exercises have numerous health benefits, especially when combined with an active lifestyle, and can help both men and women maintain strength, flexibility and balance. Other benefits of strength training?

Speed Up Your Metabolism

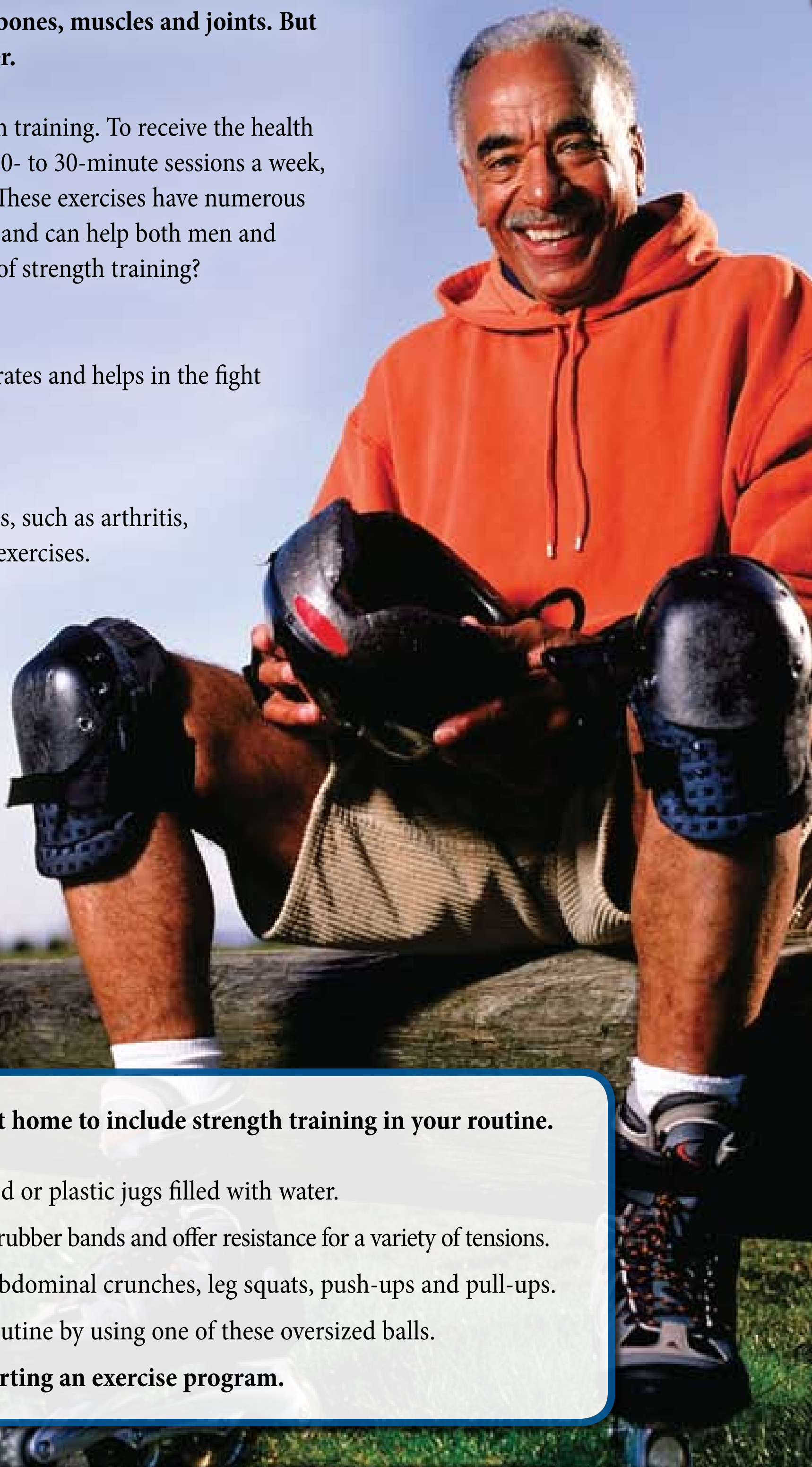
Strength training increases muscle mass, which boosts metabolic rates and helps in the fight against weight gain.

Combat the Effects of Diseases

The signs and symptoms of several diseases and chronic conditions, such as arthritis, diabetes and osteoporosis, can be reduced through strengthening exercises.

Strengthen Your Bones

Strength training makes your bones stronger, which is especially important for women, whose bone density (which is strongest when they are in their thirties) declines sharply after menopause. In fact, every year, postmenopausal women can lose one to two percent of their bone mass. As shown through a study conducted at Tufts University, however, strength training not only increases bone density, it also reduces the risk for fractures among women who are between the ages of 50 and 70.



You do not need a gym membership or an exercise machine at home to include strength training in your routine. Here are some inexpensive alternatives:

- Hand-held weights. You can buy dumbbells, or use cans of food or plastic jugs filled with water.
- Resistance bands. These durable bands, cords or tubes stretch like rubber bands and offer resistance for a variety of tensions.
- Your own body weight. Make your weight work for you with abdominal crunches, leg squats, push-ups and pull-ups.
- Exercise ball. Improve your balance and add variety to your routine by using one of these oversized balls.

Remember to consult your health care professional before starting an exercise program.

The newsletter is published by WellCorp, a Nationwide Better Health company. 6565 Davis Industrial Parkway Suite A, Solon, Ohio 44139. Phone: (440) 914-9355. If you have any questions about the content in *Momentum* or the Take Care • Take Charge program, please contact Parri Sontag, ICI Communications Manager at (908) 203-2945 or parri_sontag@ici.com.