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# NAF HBP Benefits Information

Published by the NAF Personnel Policy Division

Issue 41

June 2011

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## Practice Sun Protection



You can help reduce your risk of skin damage and skin cancer by avoiding the sun between peak strength hours of 10 a.m. and 4 p.m. when the ultraviolet (UV) exposure is the most hazardous in the continental United States. If you have to be in the sun, the following options are recommended for protection from the sun by the Centers for Disease Control and Prevention (CDC):

- \* Seek shade under a tree; an umbrella; or a covered shelter.
- \* Wear loose fitting clothing to protect exposed skin.
- \* Wear a hat with a large brim.
- \* Wear sunscreen with sun protective factor (SPF) 15 or higher.
- \* Wear UV blocking sunglasses.

At work or at play, protect your skin from the sun because the sun's UV rays can damage your skin in as little as 15 minutes! To learn more, please visit: [http://www.cdc.gov/cancer/skin/basic\\_info/prevention.htm](http://www.cdc.gov/cancer/skin/basic_info/prevention.htm)

## Get Enough Sleep



**Tired?** Drowsy driving can cause serious auto accidents or fatal crashes. Long-term sleep deprivation is associated with many health problems, such as diabetes; obesity; heart attack; and stroke. Sleep needs vary from person to person and change as you age. Tips offered by CDC for regular sleep known as sleep hygiene:

- \* Go to bed at the same time each night, and rise at the same time each morning.
- \* Sleep in a quiet, dark, and relaxing environment, which is neither too hot nor too cold.
- \* Make your bed comfortable and use it only for sleeping and not for other activities, such as reading, watching TV, or listening to music.
- \* Remove all TVs, computers, and other "gadgets" from the bedroom.
- \* Avoid physical activity within a few hours of bedtime.
- \* Avoid large meals before bedtime.

If you or a family member is experiencing sleep related difficulties known as sleep disorders, you may need to be evaluated by your healthcare provider.

To learn more about how much sleep you need, please visit: <http://www.cdc.gov/features/sleep/>

## Enjoy Fresh Food



Visit your local farmers' markets during the summer months to buy fresh fruits and vegetables and enjoy the benefits of gardening. A colorful mix of fruits and vegetables every day provides your body with vitamins, minerals and fiber. If you eat a generous amount of fruits and vegetables as part of healthy meals, you are likely to have a reduced risk of chronic diseases. To find out more why summer is a great time to enjoy everything the season has to offer, please visit:

<http://www.cdc.gov/Features/SummerFruitsAndVeggies/>

## Health Incentive Credit



**Have you earned your Health Incentive Credit (HIC) yet?** If not, here's how it works:

- \* When you complete, or update, the online Health Assessment **or** receive an annual routine physical exam, a \$100 credit will be applied automatically toward your 2011 deductible or coinsurance.
- \* Your covered family members can also complete these healthy actions and earn up to \$200 in total credits for a family of two, and up to \$300 for a family of three or more.
- \* As each credit is earned, Aetna will apply it to the next claim's deductible or coinsurance for any covered family member.
- \* If you are not able to use the credit during 2011, it will roll over to the next plan year—for up to three years.

**To take the Health Assessment,** go to [www.aetna.com](http://www.aetna.com) and log on to Aetna Navigator. Look on your home page for the link to "Take a health assessment." In just 20 minutes you will learn about your health risks *and* the "simple steps" you can take to address them. If you completed your Health Assessment in 2010, you must update it in 2011 for the HIC credit to apply. Your covered family members can take the health assessment if they are age 18 and over.

**To receive your annual routine physical exam,** call your doctor and schedule an appointment. Well-child and well-woman exams are also considered a routine physical exam. Once Aetna processes your claim for the exam, the HIC credit will be applied to your deductible or coinsurance. And remember, the plan pays 100% for your annual routine exam, so it costs you nothing to earn your Health Incentive Credit.

Preventive care can help you identify any potential health issues early on, so please take full advantage of the programs and services the NAF Health Benefits Program has to offer you!