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# NAF HBP Benefits Information

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## Earn Your Health Incentive Credit



Did you start off the New Year by taking action to earn your Health Incentive Credit (HIC)? 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.

## Spring Into Fitness



Are you ready to get active? If you want to look and feel better, physical activity and exercise can help. Get started by checking with your doctor because your doctor is the best person to let you know how slowly or quickly you can ramp up your activity level. For more information regarding fitness and exercise, go to: <http://www.aetna.com/health-wellness/fitness.html>. There are links for advice on increasing your activity in small steps and for building a safe, daily workout routine. Regular physical activity is important for your overall health and fitness. It also helps you control body weight by balancing the calories you take in from food with the calories you expend each day.

## Consume Less Salt



According to the Centers for Disease Control and Prevention (CDC), most of the sodium we consume is in the form of salt, and the vast majority of sodium we consume is in processed and restaurant foods. Too much sodium is bad for your health! Current dietary guidelines for Americans recommend that adults in general should consume no more than 2,300 mg of sodium per day. However, if you are in the following population groups, you should consume no more than 1,500 mg (less than 3/4 teaspoon) of sodium per day, and meet the potassium recommendation (4,700 mg/day) with food.

- ⇒ You are 51 years of age or older.
- ⇒ You are African American.
- ⇒ You have high blood pressure.
- ⇒ You have diabetes.
- ⇒ You have chronic kidney disease.

Nearly everyone benefits from reduced sodium consumption. When available, buy foods labeled "low sodium," "reduced sodium," or "no salt added." The amount of sodium is listed on every food label. Eating less sodium can help prevent, or control, high blood pressure.

For additional information about salt, please visit the CDC website: <http://www.cdc.gov/salt/>

## Eat More Potassium



Potassium helps to lower blood pressure, so eat more potassium. Adults should try to consume 4,700 mg of potassium each day in foods and beverages. This does not mean that if you eat high potassium foods daily, you can eat sodium more freely.

Foods high in potassium include the following items:

- ⇒ Bananas, raw
- ⇒ Kiwi fruit, raw
- ⇒ Milk, fat-free or skim
- ⇒ Oranges or Orange juice
- ⇒ Prune juice
- ⇒ Yogurt, plain
- ⇒ Beets, cooked
- ⇒ Potatoes, baked, with flesh and skin

For additional information about eating more potassium, go to: <http://www.militarylife.com/health/may07-2010.asp>.