

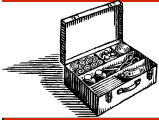
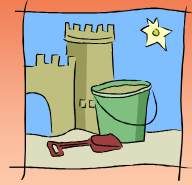
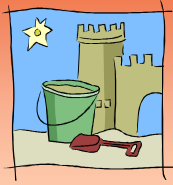
Healthy News

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First Aid

Facts courtesy of the U.S. National Library of Medicine and the National Institutes of Health



"Summer's here, That suits me fine, It may rain today,

But I don't mind, It's my favorite time of the year,

And I'm glad that I'm here." -James Taylor, *Summer's Here*

Most of us can agree with the song lyrics above. Summer may bring a day at the beach, a road trip with the family, playing outdoor sports, or just enjoying time outside. All that increased activity is great for our physical health and mental wellness, but it can also lead to scraped knees, insect bites and other injuries. Do you know how to handle emergencies or other situations that may call for first aid treatment? The National Library of Medicine and the National Institutes of Health offer some helpful first aid tips for you to keep in mind.

1. **Know when to call 9-1-1:** 9-1-1 is for life-threatening situations.
2. **Be Prepared:** Have a first aid kit available at home and in the car.
3. **Do Your Research:** Many health plans offer a nurse hotline. These nurse hotlines can answer your first aid questions and assist you in determining the best plan of action for any situation.

Cuts & Scrapes: rinse the wound with cool water. To stop bleeding, apply firm but gentle pressure using a light gauze.

Heat Exhaustion: If you experience weakness, confusion, dizziness, nausea, headache, fast heartbeat or dark-colored urine, these could be symptoms of heat exhaustion. If these symptoms occur, get out of the heat *quickly*. Drink plenty of water—do NOT drink alcohol or caffeinated sodas as they can make dehydration worse. Take a cool bath and seek medical care if you don't feel better within 30 minutes.

Insect Bites & Stings: Most bites are harmless, but can feel unpleasant. For bites that itch, a topical cream can help. For bites that hurt, wash the area with water and mild soap, apply some ice to reduce swelling, and seek prompt medical treatment if you experience hives, nausea, throat swelling, or difficulty breathing. These could be signs of a serious allergic reaction.

Burns: Burns can cause swelling, blistering, scarring and, in serious cases, shock. There are three types of burns:

- First-degree burns appear red and are painful. Soak the burn in cool water for 5 minutes. Treat the burn with a skin care product that protects and heals skin, such as aloe vera or an antibiotic cream. You can wrap gauze around the burn, but be sure to apply it as loosely as possible. You may wish to use a pain reliever such as ibuprofen, which can also help reduce swelling.

- Second-degree burns are very painful and typically cause blistering of the skin. Treat the burn by soaking in cool water for 15 minutes. If the burn is small, put cool, clean, wet cloths on the burn for a few minutes each day. Cover the burn loosely with gauze and be sure your tetanus vaccine is up-to-date. Change the dressing every day; gently wash the burn and use an antibiotic ointment.
- Third-degree burns damage or destroy the deepest layer of skin and tissues underneath and may appear white or charred. Seek immediate emergency treatment. Do not remove clothing or apply any ointments or creams.

Do not put oil or butter on any burn. Do not use ice or ice water directly on second- or third-degree burns. If blisters form, do not break them. Seek emergency care if you suspect a third-degree burn, if the burned area is large, if the burn is caused from a fire, an electrical source, or chemicals, or if the burn looks infected.



STRESS. It's unavoidable. We can't control it, but we can control how it affects us. Try these tips:

- 1) Take a few deep breaths.
- 2) Go for a walk.
- 3) Think positively—remember the good things in your life.
- 4) Count to ten—stop and relax before you react.
- 5) Stretch to relax your muscles and reduce tension.



Bell Pepper, Tomato, Cucumber and Grilled Bread Salad

Cooking Light, June 2010

Toss in grilled shrimp or chicken for an easy one-dish dinner.

Ingredients

- | | |
|-------------------------------------------------|------------------------------------|
| 4 (1-ounce) slices day-old bread | 4 cups coarsely chopped tomatoes |
| 1 cup finely chopped red onion | 3/4 cup chopped yellow bell pepper |
| 3/4 cup chopped orange bell pepper | 1/2 cup torn fresh basil leaves |
| 1 English cucumber, peeled and coarsely chopped | 1/4 cup red wine vinegar |
| 1/2 teaspoon freshly ground black pepper | 1/4 teaspoon salt |
| 2 garlic cloves, minced | 1/4 cup extra-virgin olive oil |

Preparation

- 1) Prepare grill to medium-high heat.
- 2) Place bread slices on grill rack; grill 1 minute on each side or until golden brown with grill marks. Remove from grill; tear bread into 1-inch pieces.
- 3) Combine tomatoes, onion, bell peppers, basil, & cucumber in a large bowl. Add bread; toss gently.
- 4) Combine vinegar, black pepper, salt, and garlic in a small bowl, stirring with a whisk. Gradually add oil, stirring constantly with a whisk. Drizzle dressing over salad; toss gently to coat. Cover and chill 20 minutes before serving. Yield: 6 servings

Nutrition Facts per serving: 178 calories, 9.7g fat (1.3g saturated fat), 0mg cholesterol, 237mg sodium, 19.5g carbohydrate, 3.1g fiber, 3.5g protein.

Diabetic Exchanges: 3 very lean meat, 2 vegetable, 1 fat.

Rest is not idleness, and to lie sometimes on the grass on a summer day listening to the murmur of water, or watching the clouds float across the sky, is hardly a waste of time. ~John Lubbock



Spotlight Corner



Health Care Reform and Impact on FSAs

Under the new health care reform legislation, over-the-counter (OTC) drugs, medicines and biologicals will be eligible for reimbursement only if the request is accompanied by a doctor's prescription. This means items such as cough medicines, pain relievers, acid controllers, diaper rash ointment, to name a few, will no longer be reimbursed unless there is a doctor's prescription submitted along with the reimbursement request. Insulin will remain eligible as a tax-free reimbursement without a prescription.

The change to OTC applies to taxable years (not plan years) beginning after December 31, 2010. Therefore, this will affect all plans and participants at the same time, no matter what the plan year. If a plan has a non-calendar plan year, the rule will change how OTC reimbursement is handled mid-year on January 1, 2011.

The effective date focuses on when the expense was incurred. Expenses incurred on and after January 1, 2011 will require a doctor's prescription. Expenses incurred prior to January 1, 2011 will not. For example, a participant could incur an OTC drug expense on December 31, 2010, not submit the

expense until March 2011 under the plan's runout rule, and the expense could still be reimbursed without a prescription.

Although a complete list of items is not currently available, the following categories will be removed from the list of OTC medications currently eligible for reimbursement under reimbursement programs:

<i>Acid Controllers</i>	<i>Anti-Itch & Insect Bite</i>	<i>Digestive Aids</i>
<i>Pain Relief</i>	<i>Allergy & Sinus</i>	<i>Anti-parasitic</i>
<i>Anti-Fungal/Anti-Itch</i>	<i>Respiratory Treatments</i>	<i>Antibiotic Products</i>
<i>Baby Rash Ointments/Creams</i>		<i>Hemorrhoidal Preps</i>
<i>Sleep Aids</i>	<i>Anti-Diarrheals</i>	<i>Cold Sore Remedies</i>
<i>Laxatives</i>	<i>Stomach Remedies</i>	<i>Anti-Gas</i>
<i>Cough, Cold & Flu</i>	<i>Motion Sickness</i>	

Visit www.irs.gov for more details and be sure to consult a professional for advice on your specific tax situation.




Don't forget to stock up on fresh sunscreen!

Need ideas for summer family fun on a budget?
 Check out this website for great tips:
www.betterbudgeting.com/articles/frugalfun/familyfun.htm




Please visit our website for answers to our most commonly asked questions: www.nebsinc.com/faq




Summer

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About Our Organization:
 Since 1985, our company has worked diligently to fulfill the goals presented in our mission statement. It is our desire to assist our clients in meeting the challenges of an ever-changing world of employee benefits. Through maintaining over 750 group client relationships, our Agency has gained the experience required to professionally develop imaginative programs. Our agency has evolved from servicing not only our local clients but we have also brought innovative employee benefit solutions to clients nationwide.

Summer Wellness Calendar

June

National Cancer Survivors Day (June 6)
www.ncsdf.org/Pages/AboutNCSD.html

National Men's Health Week (June 14-22)
www.menshealthmonth.org/week

July

International Group B Strep Awareness Month
www.groupbstrepinternational.org

UV Safety Month
<http://www.geteyesmart.org>

August

National Minority Donor Awareness Day (August 1)
<http://www.donatelife.net/About/calendar.php>

National Immunization Awareness Month
<http://www.cdc.gov/vaccines/events/niam/default.htm>