

WHAT'S NEW

- Prepaid Legal plan available as of November 1st.
- Auto & Home Insurance available at discounted rates effective November 1st through Liberty Mutual.

Refer to page 2 for details about each of these new programs!!

BEHIND THE SCENES

We're on the Web! The IT department has been busy working on improvements to our district website. Log on to www.hesperia.org and click on the benefits hyperlink for insurance information.

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Introduction

Welcome to our new benefits newsletter! Each Quarter your benefits team will publish articles related to health and fitness as well as information specific to HUSD's benefit program. We hope you tune in to stay informed and healthy.



Insurance Committee

As we look toward next year's annual enrollment, HUSD's Insurance committee will be regrouping soon to discuss benefits issues. Healthcare and other insurance trends will be covered as we look to improve bene-

fits education and control costs. As this work progresses, you will be kept up to date with important details. Contact your union representative if you have any questions or comments for the committee.

Q&A

Do you have an insurance experience that you'd like to share with fellow HUSD employees?

Do you have a benefits related question that others may find helpful too?

If so, send an email to

Kathy.Everhart@hesperia.org

We will post frequently asked topics in future issues of our Benefits Newsletter.

The 2 Smartest Health Decisions You Can Make

1. QUIT SMOKING

Smoking is the largest preventable cause of death and diseases. It causes close to one in five deaths. Stopping smoking is about the best possible thing you can do for your body--and you can quit if you're determined. You'll

notice changes fast when you do. In as little as a month, you'll find you can exercise longer, and you won't catch colds or flus as frequently. The long-term benefits are huge. You're at less risk of heart attacks, strokes, cancer, lung disease, impotence, os-

teoporosis (brittle bones), infertility in both men and women--and excess facial wrinkles. When you smoke, it's not just yourself you're hurting. Your partner and children have a higher risk of lung cancer, and spouses are more at risk of heart attacks.

Continued

Employee Assistance Program (EAP) Services

HUSD offers an EAP program through PacifiCare Behavioral Health for all benefits eligible employees. Trained clinicians can help sort through a problem, handle a crisis, and advise resources available for adult or child care. Services are provided via face-to-face meetings or the telephone. A pre-authorization is required for all sessions with a counselor, inpatient and outpatient.

Call (800) 999-9585 to speak to an EAP counselor or access information from the website at www.pbhi.com.



PREPAID LEGAL & AUTO/HOMEOWNERS PROGRAMS

Representatives from Prepaid Legal and Liberty Mutual will be at the District on the following dates.

District Office Conference Room

- **Monday, November 7, 2PM to 5PM**
- **Wednesday, November 16, 2PM to 5PM**

If you are not able to meet with the representatives on those dates, contact them at your convenience.

Liberty Mutual — Theresa Ybarra
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8 Easy Ways to Better Health with Water

The following steps are simple ways for you to use water to increase your health. If you haven't been drinking enough water, and start significantly increasing your water intake, it's important to take good care of your diet as salts and minerals can be initially flushed out of the body.

1. Start your day with a glass of water. This helps flush your kidneys and detoxifies your body for the day ahead.
2. Drink eight to twelve glasses of water every day. Drink purified water whenever possible. The healthier the water is, the easier it is for your body to use.
3. Pay attention to your body and drink water when it needs it. Sometimes we think we're hungry, when we're actually thirsty.
4. Many common minor health problems are caused by dehydration, such as headache, stomachache and fatigue. If you're dealing with one of these health issues, try drinking a glass of water before reaching for a medication. It won't always solve the problem, but sometimes it does. Try it and you may be surprised with the result.
5. You absorb water through your food, so eat organically grown food whenever possible; its water content should be clean.
6. If you feel stressed or anxious, drink a glass of water. This will help keep all the fluid in your body flowing smoothly, and may help calm you down.
7. Don't drink too much coffee, tea or alcohol as these are diuretic and dehydrate the body. If you do drink these beverages, drink extra water to compensate.
8. End your day with a glass of water.

WORDS OF WISDOM

“Experience is a hard teacher because she gives the test first, the lesson afterward.”

- Vernon Law

Continued - The 2 Smartest Health Decisions You Can Make

You're also putting your children at risk of sudden infant death syndrome (SIDS), asthma, middle ear infection and respiratory infections. Also, your own kids are more likely to smoke if they see you puffing away.

2. EXERCISE MORE

Exercise is essential to good health. Only one in five people are active enough, and one in eight die earlier than they should because they didn't get enough regular physical activity. The benefits of a regular exercise program are enormous. Experts agree it can help prevent major diseases such as heart disease, stroke, high blood pressure, type II diabetes (adult onset), osteoporosis (a condition of thin, brittle bones in older people), colon and breast cancer, obesity, osteoarthritis, depression, anxiety, and possibly prostate cancer too. Exercise also helps you feel better in other ways. It reduces fatigue, muscle tension, the effects of stress, and your chances of catching a cold. It also helps you sleep better, and improves your immune function and stamina.