

Employee Benefits Newsletter

City of McAllen
October 2011



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Fast Facts of Caffeine

Source of it All

About 80% of adult Americans get their caffeine everyday from coffee.

It's a Drug

Caffeine is the most widely used behaviorally active drug in the world. Yes, world!

Addiction

Caffeine addiction, the body's dependence on caffeine, can start in as little as three days.

It's Still There

Decaffeinated coffee and tea still have a small amount of caffeine in them.

Coordinator's Corner...

Welcome to Fiscal 2011-2012! We've just come through a busy season of Open Enrollment and appreciate everyone's help as we tried to reach out to our 1700 plus population. As we prepared for open enrollment, many of you saw us as we tried to offer the "Total Benefits Package" orientations. These were extremely beneficial in ensuring that employees understand their entire benefits package and we were able to answer some of those confusing questions like, "What is a deductible vs. premium payment vs. co-payment vs. co-insurance?". We look forward to offering these quarterly and hope that if you missed out on these, that you will try to attend our next one!

Our wellness programs continue to grow exponentially and effective October 1, 2011, we introduced the "Deductible Incentive Program". This enables you to reduce the deductible that you are responsible for in the plan year simply by doing a few things that will contribute to you and your families overall health. Please check out our website for the flyer if you have not seen it. An easy program that helps keep your pocketbook a bit fuller!

Jolee Perez / Benefits Coordinator

Caffeine Craze: the good, the bad, the maybe.

What is Caffeine

It's the drug of choice for nine out of ten Americans. It keeps us alert. It makes us happy, and it gives us a reason to go to Starbucks. At some point in time we even find our hit of caffeine through a different source. Is that good or bad?

If you crave caffeine to get you through the day, you're not alone. About 68% of Americans in 2006 said they were hooked on coffee, according to the National Coffee Association.

We all know of, or have heard of, caffeine. But what exactly is it? Caffeine is considered to be a drug that is naturally produced in leaves and seed of plants. Not only is it produced naturally but artificially as well. Some medicines and dietary supplements for weight loss also include a dose of caffeine.

Caffeine fans, for many years, ask "So what's the harm?" Pointing to the benefits such as boosting memory, improving concentration and lowering disease risk like Alzheimer's.

On the other end of the spectrum, many others are alarmed by the "over-caffeinated" nation. Their concern is based on study findings that high blood pressure and high blood sugar can not accommodate over consumption of caffeine.

How Caffeine Works

Adenosine helps prepare the body for sleep by curbing the chatter between nerve cells and by widening blood vessels to increase the flow of oxygen.

Receptors on the surface of brain cells can't tell the difference between adenosine and caffeine. So, when you consume caffeine it attaches itself to the receptors and adenosine is shut off.

Without adenosine to make you sleepy, your brain activity perks up and you are more alert. By blocking adenosine, caffeine constricts your blood vessels, which make your headache disappear.

Benefits of Caffeine

Caffeine can improve memory, decrease fatigue, improve your mental functioning, study after study suggests. It can improve your short-term memory and speed up your reaction times, according to a study presented in 2005 at the Radiological Society of North America.

Moderate coffee consumption—defined as three cups a day, providing 300 milligrams of caffeine—may prevent type 2 diabetes, Parkinson's disease, and liver disease. But be warned that those with high blood pressure as well as children and teens, may be more vulnerable to caffeine's adverse effects.

Downsides of Caffeine

Caffeine does boost blood pressure. Although the rise is temporary, many question whether it's good for you when it occurs over and over. After much research, it has been concluded that repeated elevations in blood pressure and increases in your reactions to daily stress that occur with caffeine intake could boost the risk of heart disease. Many worry as well about the boost in blood glucose levels that accompanies caffeine intake. Daily soft drink consumption may also lower bone mineral density in women.

*"I don't have a problem
with caffeine.*

I have a problem without caffeine."

Author Unknown



World of Worksite Wellness

As a means of keeping costs low, we will strive to consistently improve our wellness program with intent on seeing real results - reflected through reduced health claims as well as a healthier and happier workforce.

BUT -

We can't do it alone. This is your health plan, this is your health. So, who better to know what would motivate you to make better choices? That's why we need you! We need you to vocalize what ideas you have. Perhaps you've done something at previous work locations? What are you doing now outside of work that others may want to know about?

We will be putting together some focus groups in the near future. Prior to that, we're looking to see if anyone wants to be a part of a test focus group that we can run ideas through and seek feedback from. If you are interested, please send an email to jrperez@mcallen.net and let us know.

In the coming months, you will see specific wellness initiatives highlighted here. We will also try to highlight some benefits plan information if it's tied to wellness or reducing your out of pocket expense.

We look forward to a continued partnership with the employees from the City of McAllen as together, we try to promote our mission:

To help ensure that our employees remain safe and healthy, always.

Sincerely,

Your Benefits Staff

Mission Statement:

To help ensure that our employees remain safe and healthy, always.

Office Hours:

Monday - Friday

8a - 5p

Closed from 12p - 1p for lunch.



Employee Benefits Team

Jolee Perez

Benefits Coordinator

Administrator of all plans and oversees department functions.

jrperez@mcallen.net

681-1408

Rosie E. Pedraza

Administrative Supervisor

Processes all monthly financials related to plan administration.

repedraza@mcallen.net

681-1407

Alicia Castro

Senior Administrative Clerk

Available to process your new hire or existing employee additions, changes and cancellations.

arcastro@mcallen.net

681-1406

Priscilla Cano

Senior Administrative Supervisor

Available to answer questions and process your exit from city (retirement, resignation, etc.)

pcano@mcallen.net

681-1402

Maribel Quinones

Administrative Clerk

Available to route your calls to the appropriate person and answer questions on upcoming events.

mquinones@mcallen.net

681-1400

Effects of Caffeine on the Body

Hormones - You can feel the effects of caffeine in your system within a few minutes of ingesting it, and it stays on your system for many hours — it has a half-life of four to six hours in your body. While in your body, caffeine affects the following hormones:

Adenosine - Can inhibit absorption of adenosine, which calms the body, which can make you feel alert in the short run, but can cause sleep problems later.

Adrenaline - Caffeine injects adrenaline into your system, giving you a temporary boost, but possibly making you fatigued and depressed later. If you take more caffeine to counteract these effects, you end up spending the day in an agitated state, and might find yourself jumpy and edgy by night.

Cortisol - Can increase the body's levels of cortisol, the "stress hormone", which can lead to other health consequences ranging from weight gain and moodiness to heart disease and diabetes.

Dopamine - Caffeine increases dopamine levels in your system, acting in a way similar to amphetamines, which can make you feel good after taking it, but after it wears off you can feel 'low'. It can also lead to a physical dependence because of dopamine manipulation.

The changes caffeine makes in your physiology can have both positive and negative consequences:

Sleep - Caffeine can affect your sleep by keeping you awake longer, thereby

shortening the amount of sleep you get and giving you less time in the restorative stages of sleep, which takes a toll on your level of alertness the next day and overall health.

Weight - Many experts believe that increased levels of cortisol lead to stronger cravings for fat and carbohydrates, and cause the body to store fat in the abdomen. (Abdominal fat carries with it greater health risks than other types of fat.) Also, if increased cortisol levels lead to stronger cravings for caffeine-laden foods, the body goes into a cycle that leads only to worse health.

Exercise - If caffeine elevates levels of cortisol and other hormones for a temporary boost, after caffeine wears off, the body can feel fatigued and feelings of mild to moderate depression can set in. This can make physical activity more difficult.

Employee Assistance Program Spotlight

Take a Cab and Send the Bill to Us!

Deer Oaks remains concerned about the safety of its EAP Participants and others. As part of this goal, Deer Oaks will reimburse eligible employees and their dependents for cab fare in the event that they are incapacitated due to impairment by a substance or extreme emotional condition. Such circumstances may include:

- Over consumption of alcohol
- Drowsiness due to medication
- Extreme upset / troubled over a situation (bad news at work, laid off or let go, learns of death in family, divorce, etc.)

This service is available once annually per participant and covers fares within city limits.

24 Hours a day by calling (866) 327-2400 or logging onto www.deeroaks.com



Calendar of Events

Contact number to call for more information provided for all events listed below.
You can check out the Employee Benefits Website for more information as well.

- 10/01/11 Speak Up For Kids CASA 5K / Rio Hondo
Location: Rio Hondo Contact: 956-546-6545
- 10/02/11 Lone Star Pacesetters "Just Du It" Duathlon
Location: Harlingen Contact: 956-428-8779
- 10/09/11 Vela Bike Tour "Laguna Loop"
Location: Brownsville Contact: 956-546-5775
- 10/11/11 Healthy Cooking Class - Halloween Treats
Location: Doctor's Hospital Contact: 956-368-5610
- 10/15/11 SPI BikeFest—King of the Causeway 2011
Location: South Padre Island Contact: 956-668-7484
- 10/19/11 Deer Oaks Online Chat—Smoking Cessation
Location: Online Contact: 800-327-2400
- 10/25/11 Diabetes Education Class
Location: McAllen Medical Center Contact: 956-632-4000

HIGHLIGHTED EVENT

Dietary Counseling Program
Doing Health Right
Doctor's Hospital
Wellness Center
Mondays 12p or 5:30p
956 - 368-5610

Join anytime!!

Begin a 13 week nutritional counseling program that includes both group training and individual sessions with a registered dietician for only \$30.

Next month, City employees and their friends & family will be participating in the 2011 Heart Walk, being held on November 12, 2011. They will be showing support by raising funds and fitness awareness that will prevent heart related diseases. Want to join? Contact Jolee Perez today to join a team!!

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<http://www.mcallen.net/departments/benefits/default.aspx>