



From the Chair

Welcome to the Insurance Board of Trustees Newsletter, *Insurance Insider*.



The term "April showers bring May flowers" is often used to describe the onset of spring weather, planting gardens, and watching flowers bloom. We should also use the months of April and May to schedule dental cleanings and dental checkups. Dental health is a very important part of our overall health care coverage. If you have not already enrolled in SEANC's United Health Care (UHC) Dental Plan, then now is the time to enroll in one of the three levels of coverage offered by UHC Dental.

Happy Smiles!

Martha Fowler, Chairperson
Insurance Board of Trustees



As a SEANC member, you are eligible to enroll in the dental plan with United Health Care.

Dental insurance is designed to offer you coverage for common dental care issues and to help you budget for dental services at all levels, preventive, basic and major.

Flexible and convenient

From our plans, you can choose the best dental insurance for your needs featuring:

- Preventive care like routine cleanings and x-rays covered with NO deductible or

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- Oral Cancer Screenings are covered under all plans
- Coverage for basic services like fillings and periodontal maintenance which are subject to the plan's deductible but NO waiting periods
- Coverage for major services like root canals or oral surgery which are subject to the plan's deductible but NO waiting periods
- Access to an extensive dental network

Worried about affordable dental insurance?

The cost of not taking care of your oral health could be more. Those without individual dental coverage are less likely to get routine dental care, meaning they seek out a dentist only when they have a problem. Doing nothing now means you may pay more later.

SEANC offers multiple plans with different levels of benefits to help you find the best dental insurance fit for your budget. Dental insurance with UnitedHealthcare can be to take care of your teeth. Even better, it can help you plan, control and budget for the costs of your dental care.

That's worth smiling about.

Contact a SEANC Insurance Specialist today for assistance choosing the plan that best suits your individual or family needs.



7 Foods for Stress Relief

April is National Stress Awareness Month

5 ways to de-stress and help your heart

Constant stress can have real physical effects on the body. It has been linked to a wide range of health issues, including mood, sleep, and appetite problems — and yes, even heart disease.

Yet stress may influence heart disease in more subtle ways. When stressed, people often eat unhealthy food and don't have the energy or time to exercise. Stress can also lead us into other heart-damaging behaviors, such as



Stress can take a toll on your body's natural defenses, but eating the right foods can offer relief.

We all feel wrung out sometimes by the stress of daily life and, unfortunately, we tend to reach for junk

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Breaking the connection requires both learning to deal with stress and managing unhealthy habits.

These five simple tips can help you do just that.

1. **Stay positive**

Laughter has been found to lower levels of stress hormones, reduce inflammation in the arteries, and increase “good” HDL cholesterol.

2. **Meditate**

This practice of inward-focused thought and deep breathing has been shown to reduce heart disease risk factors such as high blood pressure. Meditation’s close relatives, yoga and prayer, can also relax the mind and body.

3. **Exercise**

Every time you are physically active, whether you take a walk or play tennis, your body releases mood-boosting chemicals called endorphins. Exercising not only melts away stress, it also protects against heart disease by lowering your blood pressure, strengthening your heart muscle, and helping you maintain a healthy weight.

4. **Unplug**

Cut the cord. Avoid emails and TV news. Take time each day — even if it’s for just 10 or 15 minutes — to escape from the world.

Find ways to take the edge off your stress. Simple things, like a warm bath, listening to music, or spending time on a favorite hobby, can give you a much-needed break from the stressors in your life.

Source: Stress Management, Special Health Report from Harvard Medical School.

into thinking we feel better. Eating healthy food can actually offer some real stress relief.

1. **Snack on Nuts**

Stress depletes our B vitamin stores and snacking on nuts helps replenish them. B vitamins keep our neurotransmitters in their happy place and help us handle the fight-or-flight stress response.

2. **Add in Red Peppers**

While oranges get all of the vitamin C hype, red peppers have about twice as much. Diets loaded with vitamin-C-rich foods lower cortisol and help people cope.

3. **Serve Salmon Twice a Week**

In a study in *Brain, Behavior and Immunity*, people who took a daily omega-3 supplement for 12 weeks reduced their anxiety by 20 percent. You won’t get the same mood boost from the omega-3s so shoot for about 2 servings a week of wild salmon or other oily fish.

4. **Bust Out the Spinach**

This leafy-green veggie is rich in stress-busting magnesium. Magnesium helps regulate cortisol and blood pressure. Other solid magnesium sources: beans, brown rice.

5. **Fill Up on Oatmeal**

Oatmeal is warm and comforting—and it also helps your brain generate the destressing neurotransmitter serotonin. Refined carbs (white bread and pasta) digest faster and spike blood sugar, messing with moods and stress. Complex carbs like oatmeal are digested more slowly and don’t spike blood sugar.

6. **Indulge in Dark Chocolate**

Research in the *Journal of Proteome Research* showed people who ate the equivalent of an average-size candy bar (about 1.4 ounces) daily for two weeks had lower cortisol and fight-or-flight hormone levels. To reap the feel-better rewards, choose chocolate that’s at least 70 percent

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Take Heed: April Is Oral Cancer Awareness Month

A Good Time To Visit Your Dentist For A Screening

Every hour, 24-hours-a-day, 365-days-a-year, someone dies of oral or oropharyngeal cancer (cancers of the mouth and upper throat) in the US. However, when oral cancer is detected and treated early, treatment-related health problems are reduced, and survival rates may increase. Regular oral cancer examinations performed by your oral health professional remain the best method for detecting oral cancer in its early stages.

Be Mindful of Symptoms: Public Urged to "Check Your Mouth"

- Any sore or ulceration that does not heal within 14 days.
- A red, white, or black discoloration of the soft tissues of the mouth.
- Any abnormality that bleeds easily when touched.
- A lump or hard spot in the tissue, usually border of the tongue.
- Tissue raised above that which surrounds it; a growth.
- A sore under a denture, which even after adjustment of the denture that does not heal
- A lump or thickening that develops in the mouth.
- A painless, firm, fixated lump felt on the outside of the neck that has been there for at least two weeks.

For more information visit the Oral Cancer

7. Sip Tea

A study from University College London discovered that tea drinkers de-stressed faster and had lower cortisol levels than those who drank a placebo. Drinking herbal teas like chamomile, peppermint or ginger can be wonderfully soothing to the digestive tract, which can help with stress by calming the nervous system in your gut.

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