



FALL 2019

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FALL ALLERGIES

WHAT CAUSES FALL ALLERGIES?

Ragweed is the biggest allergy trigger in the fall. Though it usually starts to release pollen with cool nights and warm days in August, it can last into October.

Even if it doesn't grow where you live, ragweed pollen can travel for hundreds of miles on the wind. Certain fruits and vegetables, including bananas, melon, and zucchini, can also cause symptoms.

Mold is another fall trigger. You may think of mold growing in your basement or bathroom, but mold spores also love wet spots outside. Piles of damp leaves are ideal breeding grounds for mold.

Don't forget dust mites. They can get stirred into the air the first time you turn on your heat in the fall. They can trigger sneezes, wheezes, and runny noses.

WHAT ARE THE SYMPTOMS?

- Runny nose
- Coughing
- Watery eyes
- Itchy eyes and nose
- Sneezing
- Dark circles under the eyes

HOW ARE FALL ALLERGIES DIAGNOSED?

Your doctor can help find out what's causing symptoms, and he may recommend a skin test. Sometimes a blood test may also be used to determine a cause.



About 75% of people allergic to spring plants also have reactions to ragweed.

TREATMENT OPTIONS

Steroid nasal sprays—can reduce inflammation in your nose.

Antihistamines—help stop sneezing, sniffing, and itching.

Decongestants—help relieve stuffiness and dry up the nasal mucus.

Immunotherapy—in the form of allergy shots or oral tablets or drops can also help you feel better.

You can buy some allergy medications without a prescription, but talk to your doctor to make sure you get the right one. Decongestant nasal sprays, for example, should only be used for 3 days. If you use them longer, you may actually get more congested. If you have high blood pressure, some allergy drugs may not be right for you.

Source: www.webmd.com/allergies/fall-allergy-relief#2

FALL ALLERGY PREVENTION

- Before you turn on your heat for the first time, clean your heating vents and change the filter. Bits of mold and other allergens can get trapped in the vents over the summer and will fill the air as soon as you start the furnace.
- Use a HEPA filter in your heating system to remove pollen, mold, and other particles from the air.
- Use a dehumidifier to keep your air between 35% and 50% humidity.
- Wear a mask when you rake leaves so you don't breathe in mold spores.

WHY YOU SHOULDN'T LEAVE BIG BUCKS TO KIDS

Protecting your family through IRAs, company retirement accounts, and life insurance is a smart thing to do, but you need to make sure you handle them properly.

The most common estate planning mistake parents make naming children under 18 as direct beneficiaries of IRAs or life insurance policies.

Did you know that in the unthinkable event of you and your spouse passing away, your kids (if under 18) will not get the money? This is the case even though they are named in the policy as the secondary beneficiaries.

Rather, the money will go into the registry of the court, which will name a guardian of the money for the kids, even if your will names a guardian. For this type of money, a separate guardian is appointed.

WHY ISN'T THE MONEY COVERED BY YOUR WILL?

In the case of IRA and life insurance proceeds, these go directly to beneficiaries named in the policy—bypassing any will instructions. Even if your will names a guardian for your kids, the IRA account or insurance policy controls these assets.

By naming minor children as beneficiaries, the IRA or insurance proceeds will be managed by a court appointed financial guardian. There is no assurance this will be the same person named in your will as guardian.

Chances are—after a year and thousands of dollars in legal fees—the life insurance money will be placed into a custodial bank account for the kids until they turn 18. When they're 18, the kids get the money.

WHAT'S THE SOLUTION?

First, in your will, establish a children's trust and name it as the secondary beneficiary.

OPTION 1

Set up the children's trust in your own living trust. This will avoid probate, as well as court guardianship proceedings—you get to determine at what age your kids are entitled to receive the money.

OPTION 2

Designate a custodian as the insurance beneficiary under a UTMA (Uniform Transfers to Minors Act) or UGMA (Uniform Gifts to Minors Act) account. The insurance money will go directly into the account, which will be managed by the custodian you named. Distributions can be made at any time for the kids' support and education.

If you name "my estate" as your secondary beneficiary, that means the asset will be distributed in accordance with your will. You need to specifically address how the IRA or insurance proceeds are to be handled in the will. For example, you might state that the assets are to be held in the trust until the children graduate from college.

Source: www.edelmanfinancialengines.com/education-center/articles/why-not-to-leave-big-bucks-to-little-kids



MUST IS NOW PROVIDING YOU COMPREHENSIVE COVERAGES WITH DEARBORN NATIONAL LIFE INSURANCE

MUST provides Basic Long Term Disability (LTD) coverage to eligible employees of participating member groups (unless waived by the group prior to 2006) at no additional cost to the member group or the employee. Member groups may enhance this LTD coverage for employees by electing the Employer Paid LTD buy-up.

Some of the great perks—

- ◆ Office Depot offers you a special 10% discount on most of their office supplies.
- ◆ Travel Resource Services
- ◆ Disability Resource Services provides long-term disability insured employees with three face-to-face sessions in a geographically accessible location to address behavioral issues.
- ◆ Beneficiary Resource Services is a program that combines family wellness and security at the most difficult of times. Services include grief and financial counseling, funeral planning, legal support, as well as online will preparation.
- ◆ Solutions for Education Professionals—
 - ▶ Campus Violence Benefit (K-12 & Higher Ed)
 - ▶ College Assistance Plan (K-12)
 - ▶ Disability Coverage During School Breaks (K-12 & Higher Ed)
 - ▶ J-1 /H-1 Visa Exchange Protection (Higher Ed)
 - ▶ Dearborn Cares—provides an advance payment of the life insurance benefit to help beneficiaries cover their immediate expenses, such as funeral costs and medical bills.

For more information about all these great services, visit our website at www.mustbenefits.org/memberemployees/forms.

BUTTERNUT SQUASH SALAD WITH ROASTED BRUSSELS SPROUTS, PECANS & CRANBERRIES



Prep Time 20 min	Prep Time 20 min	Total Time 40 min	Servings 6	Calories 508
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If you want a healthy side dish for Thanksgiving, Christmas, or New Year's Eve, try this butternut squash salad with roasted Brussels sprouts, pecans, and cranberries! This is one of the best holiday side dishes you'll ever try! It is full of vegetables and nuts, which are healthy, gluten free, vegetarian, and packed with fiber.

!NGREDIENTS

Roasted Brussels Sprouts:

3 cups Brussels sprouts ends trimmed, yellow leaves removed
3 tablespoons olive oil
1/4 teaspoon salt

Roasted Butternut Squash:

1 1/2 lb butternut squash peeled, seeded, and cubed into 1-inch cubes
(Yields about 4 cups of uncooked cubed butternut squash)
2 tablespoons olive oil
3 tablespoons maple syrup
1/2 teaspoon ground cinnamon

Other Ingredients:

2 cups pecan halves
1 cup dried cranberries
2-4 tablespoons maple syrup (optional)

INSTRUCTIONS

Roasting Brussels Sprouts—Preheat oven to 400 F. Lightly grease the foil-lined baking sheet with 1 tablespoon of olive oil. Trim ends of Brussels sprouts, remove yellow leaves and slice in half.

In a medium bowl, combine halved Brussels sprouts, 2 tablespoons of olive oil, salt (to taste), and toss to combine.

Place onto a foil-lined baking sheet, cut side down, and roast in the oven at 400 F for about 20-25 minutes. During the last 5-10 minutes of roasting, turn them over for even browning, the cut sides should be nicely and partially charred but not blackened.

Roasting Butternut Squash—Preheat oven to 400 F. Lightly grease the foil-lined baking sheet with 1 tablespoon of olive oil. In a medium bowl, combine cubed butternut squash (peeled and seeded), 1 tablespoon of olive oil, maple syrup, and cinnamon, and toss to mix.

Place butternut squash in a single layer on the baking sheet. Bake for 20-25 minutes, turning once half-way through baking, until softened.

Note—You can roast both Brussels sprouts and squash on separate baking sheets at the same time in the oven.

Toasting pecans—Preheated oven to 350 F, and line a baking sheet with parchment paper. Spread pecans on baking sheet and place in oven for about 5 minutes or until they get darker in color.

Note: Pecans burn easily. Check frequently after 5 minutes.

Assembly—In a large bowl, combine roasted Brussels sprouts, roasted butternut squash, pecans, and cranberries, and mix to combine.

Optional—For additional sweetness, add 2 or 4 T of maple syrup.

HEALTHY SNACKING TIPS

It's not a secret that from time to time life can get in the way of being healthy. It's in these moments when self-care and the choices that you make become important. The daily grind can make it challenging to make healthy choices, from plane trips and soccer practices to back-to-back meetings at work. Here are some helpful tips for when you are on the go.

NUTRIENTS MATTER. Enjoy snacks with a nutrient-dense first ingredient, such as heart-healthy nuts, whole grains or fruit.

HOW MUCH SUGAR IS THERE? Pay attention to sugar content when choosing your snacks. Sweeteners aren't just in desserts anymore—they're everywhere—even in food groups you might think of as healthy.

WHAT'S IT MADE OF? Choose snacks with ingredients that you can see and pronounce.

BE PREPARED. Always have snacks on hand—you never know when hunger will strike!

Source: www.blue365deals.com

15 MINUTE OFFICE WORKOUT

Do this office workout once or twice through, or just throw in the exercises sporadically throughout the day as time allows. Taking short breaks for physical activity can actually increase your mental focus, creativity, and productivity, so time exercising in the workplace is not wasted time.

Warm up—2 minutes jogging/marching in place, or walk briefly around the building.

15 Glute Squeezes—Sitting straight in your chair with your feet flat on the floor, contract your glutes and hold for 2-3 seconds so that you raise up a bit in your chair before relaxing muscles.

15 Arm Circles (in each direction)—Extend arms and make small clockwise circles with your fingertips. Switch directions to repeat circles counterclockwise.

15 Abdominal Contractions—Sit in your chair with a straight back and pull your belly button in towards your spine. Hold for 5 seconds for each repetition.

15 Seated Tricep Dips—Scoot to the edge of your chair and support your bodyweight with your fingers hanging over the edge of the seat. Lower your body weight, keeping elbows tucked into sides. Make sure to choose a chair without wheels for this office exercise!

15 Squats—This is an easy way to bump up your calorie burn and tone glutes and thighs in an office workout when you are limited on space.

15 Wall Push Ups—To tone your chest with an office exercise routine, do push ups against the wall (you can do regular push ups if you're not in a dress and/or have enough space).

15 Toe Raises—A great move for cubicle routines, these allow you to tone the calves without breaking a sweat and with minimal room.

15 Dumbbell or Resistance Band Curls—Keep dumbbells or exercise bands handy at your desk and you will open up a wealth of different office exercises and toning moves that require very little space.

Source: fitnessblender.com



Fit movement
into your day
whenever
you can

IN THIS ISSUE



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BIG BUCKS + MUST NOW PROVIDING
DEARBORN NATIONAL LIFE INSURANCE



BUTTERNUT SQUASH SALAD RECIPE



HEALTHY SNACKING TIPS



15 MINUTE OFFICE WORKOUT



The mark of responsible forestry



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