A Generation In-Between

How to navigate the stress of the “Sandwich Generation”

If you fall in the age range of mid-30s to 60s, no doubt at some point you will find yourself a member of yet another generation: the Sandwich Generation. The name describes how this group is “sandwiched” between caring for growing children and parents who need assistance.

Members of the Sandwich Generation are stretched pretty thin. They care for both kids and parents while juggling work and other activities. Financially, they may help their parents, in addition to saving for their own retirements and children’s educations. Some have adult children or their parents living with them.

Before you become a full-fledged member of the Sandwich Generation, take a look at these guidelines:

Get the Facts
• Follow the “40/70” rule. According to the Home Instead Senior Care Web site, the “40/70” rule means that if you are 40, or your parents have turned 70, it’s time to talk about future plans, before a crisis. A few topics include:
  ✓ health insurance/Medicare
  ✓ retirement, savings, etc.
  ✓urable power of attorney, allowing someone else to make financial decisions
  ✓urable power of attorney for healthcare and a living will regarding life-sustaining medical care.
• Determine where you are financially. By taking out a long term care policy and saving for the future, you can perhaps put off your own kids’ Sandwich Generation a little longer.

Sharing Your Nest
If you’re adding family members to your home instead of preparing for an empty nest, keep these tips in mind:
• Make time for you and your spouse.
• If children or parents will be sharing your home, make expectations clear up front. For example, let them know how they can help with housework or expenses.
• Get information from community and government resources. Some communities have support groups for caregivers.

Caring for two generations of your family can be stressful. Taking care of yourself, and asking for help when you need it, can make your arrangement easier.

A place for help
Looking for resources on caregiving? Try the Family Caregiver Alliance (caregiver.org) or the National Alliance for Caregiving (familycaregiving101.org).

Winter 2009
A resource for public school employees 50 and older
Trust health plan receives top score in Wisconsin

The WEA Trust health plan received the number 1 rating in Wisconsin and the number 3 rating in the United States in an independent national survey.

The Consumer Assessment of Healthcare Providers and Systems survey, or CAHPS, asks health plan members to report on and evaluate their experiences with health care, including their insurance.

In 2008, nearly 300 health plans around the country participated in CAHPS, regarded as the most comprehensive tool available to assess consumers’ experiences with the health care system.

Trust rates third nationally
When asked to rate their health plan on a scale of 0 to 10, 88% of Trust health plan members rated their plan an 8 or higher. That percentage was well above the national average of 61% and rates third nationally.

Health plans that participate in CAHPS can submit their results to the National Committee for Quality Assurance, which details quality and member satisfaction rates in a national database called Quality Compass®.

For more information on the CAHPS survey and the Trust’s results, visit our Web site, weatrust.com.

Q & A

With the new year, I want to try to quit smoking. Can the Trust help me?

WEA Trust has a tobacco cessation program called Quit Smoking—Your Way! Our program recommends the use of tobacco cessation aids with counseling. Studies have shown that using these approaches together improves your chances of successfully quitting tobacco.

For counseling, the Trust recommends that you contact the Wisconsin Tobacco Quit Line—a proven source of effective tobacco cessation counseling. The Trust’s relationship with the Quit Line represents our wise use of benefit dollars and connecting our members to quality resources within our communities.

Counselors are available from 7 a.m. to 11 p.m. daily, excluding some holidays, when you call the Quit Line toll-free at 800-784-8669 (QUIT-NOW). The Wisconsin Tobacco Quit Line also offers a Web site: WiQuitLine.org.

The Trust also provides three months’ worth of cessation aids, at no cost, once every 12 months to our health plan members age 18 years or older. The aids are distributed one month at a time, to be used consecutively. Aids available include the non-nicotine drug Bupropion, Chantix, the nicotine patch, gum, nasal spray, inhaler, or lozenge.

To learn more, please contact one of our customer service representatives at (800) 279-4000 or visit our Web site at weatrust.com.

Brain Teaser

Sudoku Rules
Fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9. Digits can appear only once in every row or column.

(Solution found on last page.)

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An apple a day keeps the doctor away

5 foods that lower your cholesterol

A small change in your diet could go a long way toward improving your health, especially the health of your heart. Certain foods, or food ingredients, have been shown to lower cholesterol, and lower cholesterol decreases your chances of a heart attack or stroke. In fact, the National Heart, Lung and Blood Institute states that, “Cholesterol lowering in people without heart disease greatly reduces their risk for developing cholesterol heart disease.” So follow the numbers to a healthier you!

1. Soluble fiber
The food most often linked with soluble fiber is oatmeal, or oat bran. Soluble fiber reduces your LDL (bad cholesterol) and appears to reduce the absorption of cholesterol, according to the Mayo Clinic. Other sources of soluble fiber include kidney beans, apples, pears, barley, and prunes.
To make a difference: Ten grams or more of soluble fiber per day will decrease your LDL. One and one-half cups of cooked oatmeal provides six grams.

2. Walnuts and almonds
Walnuts and almonds reduce blood cholesterol and keep blood vessels healthy and elastic.
To make a difference: About two ounces per day can lower your LDL by as much as 12%.

3. Fish (omega-3 fatty acids)
Omega-3 fatty acids have been shown to reduce cholesterol, as well as reduce blood pressure and risk of blood clots.

4. Olive oil
Olive oil is full of antioxidants that lowers “bad” cholesterol.
To make a difference: “The Food and Drug Administration recommends using about 2 tablespoons per day,” says the Mayo Clinic. To add olive oil to your diet, saute vegetables in it, make salad dressing, or marinate meat in it.

5. Foods fortified with plant sterols or stanols
Sterols and stanols are substances found in plants that block the absorption of cholesterol. They are now added to some foods, such as margarine, orange juice, and yogurt drinks.
To make a difference: Two grams of sterols per day can lower cholesterol by as much as 10%. This amount can be found in two 8-ounce servings of sterol-fortified orange juice.

What if diet and exercise aren’t enough?

While a lifestyle of exercise and diet should be the first defense against high cholesterol, a class of medications called statins has been shown to be effective in reducing high cholesterol.

Statins lower the levels of artery-clogging “bad” cholesterol, LDL. A lower LDL is believed to help lower the risk of heart attacks and strokes, especially for people with other risk factors.

Statins are easy to administer, have few interactions with other medications, and have a good record of adherence.

Statins vary in ability, but there are three effective generic options that address the needs of most people: simvastatin (generic Zocor), pravastatin (generic Pravachol) and lovastatin (generic Mevacor).

By law, generic drugs must contain identical amounts of the same active ingredients as the brand-name product and work as effectively.

Since they have been used for years by millions of people, the effectiveness and safety of simvastatin, lovastatin, and pravastatin are well known. Most people take these medications for years, so the cost savings can be significant for you and your health plan.

Talk to your doctor about cholesterol. Together, determine if diet and exercise or a statin is right for you.
Combining accounts offers benefits

Fewer statements, fees, just a few of the advantages

Brenda Echeverria
Retirement Savings Consultant
WEA Trust Member Benefits

My husband and I receive five different retirement account statements each quarter. Should we combine accounts to simplify things?

Many members find it advantageous to consolidate retirement accounts. Here are a few reasons it can be an attractive option.

Easier to manage. With multiple accounts, it’s difficult to get a clear picture of whether you are on track to meet your retirement goals. Each statement reports the information differently, so it may be difficult to determine whether your combined asset allocations are in sync with your investment strategy. Consolidating into fewer accounts can take much of the guesswork out of the equation.

Consolidation also keeps life simple when you begin making withdrawals. Some account types require minimum required distributions (MRD) at age 70½. If you have multiple accounts, you not only need to decide from where to withdraw the MRD, but you must notify all of your providers each year telling them of your intentions. Otherwise, the plan provider may neglect to send you your MRD check, exposing you to a 50% IRS penalty on the amount that should have been distributed but was not.

Save money. Consolidating accounts may save you money by eliminating redundant fees paid to multiple providers. Keep your money working for you by choosing a provider with low fees. WEA Trust Member Benefits’ 403(b) and IRA account holders pay one low administrative fee (.32% and 0.4%, respectively) and the fees are capped ($225 and $500, respectively). Commercial (for-profit) providers do not limit fees to an annual maximum. This is unique to Member Benefits.

Making changes. Whether you’re updating an address or changing beneficiaries, making modifications is easier when you have fewer accounts. If you have an IRA and a 403(b) with Member Benefits, for example, you only contact one company to make changes to all of your accounts.

You, your spouse, and even your parents or parents-in-law are eligible to take advantage of the WEAC IRA program by rolling over qualified retirement plans. Best of all, our guaranteed rate for 2009 is 5.25%*. Every situation is different. Give us a call at 1-800-279-4030 to see if consolidation is a good move for you.

*The Trustee for WEAC IRA Mutual Fund Accounts is First Business Trust & Investment Services. Principal and net credited interest are fully guaranteed by Prudential Retirement Insurance and Annuity Company. Such guarantees are based upon the financial strength and claims-paying ability of the insurance company issuing the contract. This article is for informational purposes only and not intended to be legal or tax advice. Consult your tax advisor or attorney before taking any action.

Sudoku Solution

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