

# JDI Prospective

Preparing you for the road ahead.

Stress comes from putting yourself in the position of constantly reacting to others' input.

-Aranya  
(Sara Schurr)



Happy New

## Physical Activity Programs are Money Well Spent

Community-based physical activity interventions designed to promote more active lifestyles among adults are cost-effective in reducing heart disease, stroke, colorectal and breast cancers, and type 2 diabetes, according to a study by the Centers for Disease Control and Prevention, with support from the Robert Wood Johnson Foundation.

The study found these interventions to be cost-effective; reducing new cases of many chronic diseases and improving quality of life. Researchers found that community-based physical activity programs appeared to reduce new cases of disease by: 5-15 cases per 100,000 people for colon cancer; 15-58 cases per

100,000 for breast cancer; 59-207 cases per 100,000 for type 2 diabetes, and 140-476 cases per 100,000 for heart disease. "Our study found that public health strategies that promote physical activity are cost effective, and compared with other well-accepted prevention strategies, such as treatment for high cholesterol or motor vehicle air bags, offer good value for the money spent," said Larissa Roux, M.D., Ph.D., lead author of the study.

The study, "Cost Effectiveness of Community-Based Physical Activity Intervention," is being published in the online version of the American Journal of Preventive Medicine. (Nov 26, 2008) "This

study supports the value and effectiveness of the physical activity interventions that were studied," said William Dietz, M.D., Ph.D., director of CDC's Division of Nutrition, Physical Activity and Obesity. "This study also shows the importance of the new physical activity guidelines put forth last month by the U.S. Department of Health and Human Services."

CDC's Division of Nutrition, Physical Activity and Obesity funds programs in 23 states designed to prevent obesity and promote healthy lifestyle habits such as physical activity.

## Stress Fighting Superstars: Magnesium and Zinc

As your freak-out level rises, your need for magnesium jumps as well, according to Amy Wechsler, MD, RealAge skin expert and author of *The Mind-Beauty Connection*. Get at least 400 milligrams a day to soothe an overactive stress-response system. You can get the magnesium you need from foods like soy-milk, black beans, poultry, and halibut -- or take a supplement. If you don't get enough magnesium, it may elevate your levels of substance P, a chemical that promotes pain and also plays a role in your skin's stress response (yes, stress attacks your skin, too). So the bonus of getting enough is that you'll feel better and look better.

Along with magnesium, zinc is another workhorse nutrient you need to zap stress and look and feel your best, notes Wechsler. And you may not be getting enough if you are a vegetarian, take calcium or iron supplements, or are trying to lose weight. You want at least 12 milligrams per day, but no more than 15. A possible sign that you're low: itchy and flaky skin. Besides dry skin, see what else zinc can help ward off. ([www.realage.com](http://www.realage.com))



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### Six Secrets to Managing Your Stress

1. Stretching - This simple technique helps to relieve stress by improving blood flow, reducing muscle tension and improving flexibility, and also stimulate receptors in the nervous system that decrease the production of stress hormones. 2. Aerobic exercise - Not only is it great for our heart, lung capacity and general endurance, it's an amazing stress reliever. Walking, running and cycling all cause the release of endorphins that reduce pain, depression and anxiety. 3. Water exercises - While exercising in water provides

aerobic benefits, it has the added bonus of relieving stress. The feeling of weightlessness is revitalizing, even just floating in a pool can make stress vanish. 4. Meditation Sit quietly and focus on your breathing. Take deep, slow breaths, inhaling through your nose and exhaling through your mouth. Imagine being surrounded by mountains, trees or a sunny, isolated beach. Count as you breathe so you can focus on the sound of your breath and the numbers – not your to do list. 5. Yoga - This ancient Asian disci-

pline provides multiple physical and emotional benefits, including improved balance, flexibility and calmness. 6. Progressive muscle relaxation - Originally developed as a form of behavioral psychology, progressive muscle relaxation can now be used by anyone feeling the discomfort of stress. This method involves the tensing and relaxing of the major muscle groups of the body, one by one, usually starting at the feet and working up to the head.

### Expanded FSA Debit Card Rules Take Effect in 2009

Employers that offer flexible spending account (FSA) programs, funded by employees using pre-tax dollars, have some good news for plan participants during open enrollment season. IRS regulations that take effect in 2009 should greatly increase the number of pharmacies and drug stores that accept a health care debit card for payment and that use an IRS-approved inventory system to verify eligible transactions at checkout. The regulations also affect cards linked to employer-funded health reimbursement arrangements (HRAs)

Originally slated to take effect on Jan. 1, 2009, the IRS has granted a six-month extension for complying with its guidance on debit cards that employees use to access funds in their FSAs and HRAs.

Notice 2008-104, released Dec. 4, 2008, extends the deadline given in Notice 2007-2 by six months. After June 30, 2009, health HRA and HSA debit cards may not be used at drug stores and pharmacies unless they comply with the IIAS requirements. Drugstores and pharmacies have a special code, called a merchant category code, to identify themselves in a debit card transaction.

The inventory information approval system (IIAS) is intended to ensure that health care debit cards linked to pre-tax dollars are used only for eligible expenses and to reduce greatly the need to submit receipts for verification after the purchase.

“Employers save money and cut administrative costs when their employees enroll in consumer-driven pre-tax benefit programs like FSAs,” says Joe Jackson, CEO at WageWorks, an administrator of tax-advantaged benefit programs. “But half the battle is making sure employees participate. The IRS guidelines reduce the complexity of managing FSA expenses and, when coupled with a health care card, should increase employee participation and significantly improve the employer’s bottom line.”





# January 2009

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## The Importance of Improving Employee Health

Shackled to desks, most Americans walk much less than the minimum recommended guidelines of 10,000 steps a day set by the Surgeon General. As a result we have an overweight population with all of the related health concerns and a \$100 billion annual health care cost attributable to issues of obesity.

Perhaps more employers would be alarmed if they realized the potential risk that sedentary jobs pose to their employees. Spending the work day in a chair leads to a much greater retention of fat, lower levels of HDL (the good cholesterol) and a reduced

metabolic rate, leading to an increased likelihood of obesity and health concerns.

The cure sounds simple enough, stand up and move as much as possible during the day, engaging the larger muscle groups of the back and legs. That poses a challenge for most employees since the workplace is not yet set up to accommodate this activity. Treadmill desks offer a solution. Making a few treadmill desks available so employees receive a minimum of 10,000 steps a day would equate to an average weight loss of 21 pounds per year per employee, not to mention increased mental and physical health and productivity.

With health care costs rising at 2-3 times the rate of inflation, accounting for approximately 16% of our current GDP, and employees health hanging in the balance, a proactive emphasis on prevention seems more critical now than ever before.

Steve Bordley, 11/14/08 (About the Author: Developer of Trek-Desk, an affordable, adjustable workstation that when added to an existing treadmill allows users to walk while working, lose weight, enhance health and increase productivity.)



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