

CHAA Chronicle

Newsletter for Members of the Consumers Health Awareness Association • 2006

CHAA Member Package Now Includes Two New Services

Association members and their families can take advantage of two new services now available as part of their Consumers Health Awareness Association member package. The new selections offer discounted prices for services frequently used by members and their families.

These programs replace two services previously offered through CHAA that simply were not used by enough members to justify a dues increase that might have been necessary had they stayed part of the portfolio. *The programs no longer offered are LensCrafters & Dental Care.*

IMPORTANT

Attached below is your new CHAA Member ID Card which includes information for accessing your new discounts and services. Please detach this new card and keep it in a safe place for future use.

Full details on these new programs are on page 2. Please keep this newsletter with your CHAA Member Guide for future reference.

GlobalFit Fitness Program

To help improve member health and well-being, your association has arranged for you and your family to take advantage of the GlobalFit Fitness Program. With the GlobalFit Fitness Program, you can take advantage of:



- Guaranteed Lowest Rates—Up to 60% savings on monthly dues
- Month-to-Month Memberships—No long-term contracts
- Access to over 1,500 top fitness clubs nationwide, now including select Bally Total Fitness, Gold's Gym and Ladies Workout Express locations

(continued on page 2)

(Detach here and use to access Association services)

Consumers Health Awareness Association

Gateway Medicaid - To get a Personal Medical Profile form, go online to www.egroupmanager.com/medicaid/ or call 1-800-992-8044

Accudiet.com - go to www.accudiet.com/NAC

GlobalFit Fitness Program - www.globalfit.com or 1-800-294-1500

Medical Air Travel Assistance - To arrange for service, call 1-888-965-9500 (1-410-257-9507 outside North America)

Mail Order Hearing Service - 1-800-333-HEAR

Discount Vitamins & Nutritional Supplements - 1-800-838-4584 - Code NAC

Online Health Assessment - www.nhsinfo.com

Auto Rental Discounts
Alamo - BY222606 Hertz - CDP-ID 85134
Avis - AWD A/B 254701 National - RECAP 6100610

Savers Club® Book - send in coupon

Moving Services - call Cindy Ruppel, Cord northAmerican Van Lines, 1-800-873-2673, ext. 155

Child ID Card Services - To register, call 1-800-992-8044

Magazine Discounts - www.egroupmanager.com

Floral Discounts - 1-888-321-7673, mention #38801

(Discounts continued on back)

New CHAA Member Services

(continued from page 1)

- Additional discounts for family members
- Membership transfer and freeze options available at selected clubs
- 110% Lowest Price Guarantee

GlobalFit makes it easier to gain the benefits of regular exercise:

- Reach & maintain a healthy body weight
- Strengthen your heart, lungs, bones and muscles
- Lower your risk of many serious conditions, including heart disease, high blood pressure, diabetes and stroke
- Look better, feel better and sleep better

It's Easy to Register!

1. Go online to www.globalfit.com.
2. Click on "Login/Register" and select "Quick Registration."
3. From the alphabetical listing, select the letter "N." On next screen, select Group Name "NAC."
4. Follow the easy registration steps.

To find a club near you or for more information, contact GlobalFit at www.globalfit.com or call GlobalFit toll-free at 1-800-294-1500.

These special rates are available only through GlobalFit and are not offered through the fitness clubs or available to the general public. This offer is made possible only through your association membership. Participation is for new fitness memberships only—memberships are not available to clubs in which you are a current member. Participation for past members may not be available at all clubs; please visit www.globalfit.com or call 1-800-294-1500 for more information.



Child ID Card Services

You can't be with your children all the time—especially when they go to school—but you *can* provide additional protection for those times when they're not with you. By registering your children with UBR Child ID Card Services, authorities will be able to provide faster, more complete help to your child should he/she be missing or abducted.

Best of all, registration of your first two children is FREE as part of your association membership. Registration of additional children is available for a nominal fee.

To register, call member services at 1-800-992-8044 (8:30 am to 4:30 pm Central Standard Time) for a Child ID Card registration application.

If you have questions about any of your new member discounts, please call CHAA Member Services at 1-800-992-8044.

**Association
Membership
Card**

This I.D. Card belongs to:

(Name of Association Member)

HopTheShops.com - go to www.hoptheshops.com -

• If registered already: Enter your e-mail address and password in the "Cyber Mall Log-in" section.

• To register as a new member: Click on "Register" in the "Become a Mall Member" section, then follow instructions.

Office Equipment Financing - 1-800-321-5327

Office Supplies Discounts - 1-800-942-3311
or www.penny-wise.com

Discount Long Distance Service - 1-888-917-7333

High Speed Internet Access Services - 1-888-917-7333

File Solutions - 1-972-567-4212

Customized Web Services - 1-866-793-1972
(1-636-530-1967 in the St. Louis area)

Payroll Processing Service - 1-888-509-5559 ext. 216,
mention code NAC

Crisp Publications - 1-800-442-7477

Consumers Health Awareness Association
is an association, NOT insurance.

Full information on your CHAA discounts
is available online at: www.egroupmanager.com

NOTICE of ANNUAL MEETING of MEMBERS

The Annual Meeting of the Members of the Consumers Health Awareness Association will be held at 16476 Chesterfield Airport Road, Chesterfield, Missouri, on Friday, March 31, 2006 at 10:00 a.m. for election of Directors and for the transaction of such other business as may properly come before the meeting of any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY Consumers Health Awareness Association March 31, 2006 Annual Meeting of Members THIS PROXY IS SOLICITED ON BEHALF OF THE CONSUMERS HEALTH AWARENESS ASSOCIATION

The undersigned member of the Consumers Health Awareness Association does hereby constitute and appoint the President of the Consumers Health Awareness Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of the Consumers Health Awareness Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

- (1) FOR (), or to () WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors: Jim Zimmermann, Greg Paslawski and Kirk Luna.
- (2) In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy when properly executed will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2006.

Signature _____

Name (please print) _____

Please date and sign and return promptly to 16476 Chesterfield Airport Road, Chesterfield, Missouri 63017 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

Chesterfield, Missouri

March 1, 2006

Date

HEALTH

Keeping Feet in Shape in Winter

If dry indoor heating is causing your heels to toughen and crack, the Podiatry Institute recommends rubbing foot-moisturizing cream (as opposed to an alcohol-based body lotion) on your heels and the tops of your feet.

Avoid the toes when applying cream because moisturizing could lead to bacterial infections, such as athlete's foot.

Apply before bed and put on socks for the night.

Do this once a week throughout the winter to keep your feet in good condition.



Avoiding Infection at the Doctor's Office

Health specialists say it's not uncommon for healthy people to visit the doctor for a routine check-up and then come down with a cold or some other bug.

One reason: sick people visit the waiting room and bring their germs with them. To lower your exposure to infection, bring your own reading material — or toys, if you're going to the pediatrician.

Sit on vinyl, plastic, or metal chairs rather than upholstered furniture, which can't be cleaned as often. If possible, schedule appointments first thing in the morning or right after the office's lunch break to minimize the time you spend in the waiting room.

The Perfect Sleeping Temperature

For the best night's sleep, the Better Sleep Council recommends keeping the temperature in your bedroom at 60 to 65 degrees Fahrenheit (16 to 18 degrees Celsius). Warmer or cooler temperatures can cause restlessness and interrupt your slumber.

Choosing an Exercise Video

There are so many exercise videos to choose from that selecting the right one for you can be a daunting task.

Fitness experts suggest asking friends and family members to recommend those that have worked for them.

Also, check out the selection at the local library. This way, you can try before buying.



HOME PAGE



Debit Card Holds at the Gas Pump

The high price of gas has led some gas stations to place holds on debit cards. According to Helen Huntley, a personal finance expert, the station and your bank may put a hold or freeze on your card for as much as \$75 until the transaction is processed and they are sure that the account has the money to pay for the gas.

You may find, when you try to use your card for another transaction, that it's denied, even though you have the money in your account. Worse, the bank could bounce checks and charge you hefty fees.

To avoid holds, banks suggest entering your personal identification number (PIN) at the pump, because the gas station can then only deduct the price of the gas. If you use a debit card without entering a PIN, the station may view it as a credit transaction and apply the hold.

Don't Buy a Flood Car

Car experts say that, when an area of the country suffers heavy flooding, unscrupulous dealers rush in and buy flood-damaged vehicles in salvage yards. They clean them up and resell them.

It's a dangerous and dishonest practice because vehicles exposed to rising water often have malfunctioning brakes and computer systems. Lauren Fix, a mechanic, offers these pointers on how to spot a flood car:

- It will have a musty, funky smell.
- There will be rust underneath the dashboard or on the interior trunk or hood hinges.
- You will see water stains on the upholstery or mismatched upholstery (signalling that the stained portions were replaced).
- It will have condensation or water droplets inside the interior light fixtures.

Getting an Adjustment for Cable Outages

If your cable service is interrupted for an extended period, you can ask the cable company for an adjustment to your bill.

To figure out how much to request, divide your monthly cost by the number of days in the month. Then multiply that figure by the number of days of missed service.

For example, if your cable service costs \$60 a month and it went out for five days during a month with 30 days, this would be expressed as: $\$60 \div 30 = \2 per day; $\$2 \times 5 \text{ days} = \10 adjustment.

Save Gym Fees When You're Away

If you belong to a gym and have to take extended leave, such as for travel or illness, try to place a hold on your membership.

Some gyms will waive the monthly fee altogether. Others may charge a nominal fee, such as \$10 a month, while you are away and then extend your membership for the number of months of the hold. Still others require you to pay the normal monthly membership fee but add on free time when your membership expires.

FEBRUARY 2006						
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	<i>Out of town</i>			
<i>Out of town</i>						
<i>Out of town</i>						

SAFETY



Pet Poisons

Before you share your plate with a pet, be aware that some foods that are fine for humans can be toxic or even fatal to animals. According to the American Society for the Prevention of Cruelty to Animals, these foods are dangerous for pets:

- onions or onion powder
- chocolate
- alcoholic beverages
- yeast dough
- coffee
- caffeinated tea
- salt
- grapes and raisins
- macadamia nuts
- tomato leaves and stems
- potato and rhubarb leaves
- anything with mold growth

Responding to Smoke Alarms

One important thing to check during family fire drills — which safety experts urge you to hold regularly — is how your children respond to smoke detectors.

Do they wake up when they go off?
Do they know what to do when they awaken?

According to the National Safe Kids Campaign, more than 40 percent of residential fire-related injuries among children occur when they panic and behave irrationally, like hiding under the bed or in a closet.

One solution: Use a smoke detector that broadcasts a message recorded by Mom or Dad. Not only do many children wake up more easily to a familiar voice, the message can give simple instructions on how to evacuate the house.

Tile Floors a Risk for Toddlers

According to the American College of Surgeons, falls among children and adolescents account for more than three million emergency room visits each year—more than 40 percent of them by infants, toddlers, and preschoolers.

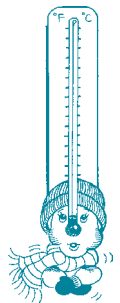
One culprit is glazed ceramic tile flooring, which can become dangerously slippery when wet. Tile's hard, unforgiving surface can also cause greater damage than a softer material like carpeting. If you must have tile on your floors, experts recommend selecting a textured, non-slip surface.

Warning Signs of Hypothermia

During cold weather, it's important to watch out for the signs of hypothermia, a dangerous condition that occurs when the body temperature falls so low that it impairs physical and mental functioning.

Some symptoms are what you might expect—complaints about being cold or uncontrolled shivering—but others are not so obvious. The Mayo Clinic advises watching for impaired or slurred speech, blurry vision, and clumsy movements. In severe cases, hypothermia can cause stiff muscles, dark and puffy skin, irregular heart rate and breathing, and unconsciousness.

If you think someone might be suffering from hypothermia, take him or her to a warm, dry place and call for medical attention immediately.



E-Rules

As e-mail has overtaken other forms of communication, it's more important than ever to follow some basic rules:

1. Respond to an e-mail within 24 hours. Even if you must postpone a more detailed response, a quick reply lets your correspondent know you have seen his or her message.
2. Set up an automatic signature that includes your title and contact information.
3. Know when to stop.
Some exchanges can turn into "dueling thank-you's." Once someone has sent thanks, there's no need to respond with something like "you're welcome" or "my pleasure."



The *CHAA Chronicle* is published by:

The Consumer Health Awareness Association

For information regarding your membership and association benefits, call or write:

Membership Services Office
The Consumer Health Awareness Association
16476 Chesterfield Airport Road
Chesterfield, MO 63017

1-800-992-8044 or (636) 530-7200

Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all the information contained herein is meant to be completely factual, it is always subject to change. Please consult your attorney or accountant before making any financial decisions.

Consumer Health Awareness Association

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Chesterfield, MO 63017

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