

#### **HEALTH EDITION**

MAGA7IN

#### **PUBLISHER**

Chris Mention, LLC PO Box 27040 Baltimore, MD 21230 |@chrismention

#### **EDITORIAL**

Editor: R. Chris Jones Phone: 347.618.8048 Email: chris.mention@icloud.com

#### **ADVERTISING**

Sales and Marketing: Marie Perry Phone: 240.535.1919 Email: buildadream2@gmail.com

Account Manager: R. Chris Jones

Phone: 347.618.8048 Email: chris.mention@icloud.com

#### SUBSCRIPTIONS

Circulation: Marie Perry Phone: 240.535.1919 Email: buildadream2@gmail.com

#### DESIGN

Creative Director: R. Chris Jones Graphic Designer: R. Chris Jones

#### PRINT

Chris Mention, LLC PO Box 27040 Baltimore, MD 21230 | @chrismention

#### **GENERAL ENQUIRIES**

BIG National Office 3005 Georgia Ave NW Washington, DC 20001 Phone: 202.667.3280 Emai: chris.mention@icloud.com Website: www.bignet.org

#### **ENVIRONMENTAL**

The Special Edition Magazine is printed using soy-based vegetable inks which have replaced petroleum based inks.

#### COPYRIGHT

All material appearing in The Special Edition Magazine is copyright unless otherwise stated or it may rest with the provider of the supplied material. This Special Edition Magazine takes all care to ensure information is correct at time of printing, but the publisher accepts no responsibility or liability for the accuracy of any information contained in the text or advertisements. Views expressed are not necessarily endorsed by the publisher or editor.

#### 2020 BOARD OF DIRECTORS

Region I Atricia L. Irons Jacqulyn Allen

Region II Gwendolyn Townsend Esther Seabrook

Region III Johnita Pitts Dale Scott

Region IV Famous Johnson James C. Clausell, Sr.

Region V Deena Sheppard Patricia Thompson

Region VI Shelly L. Warren Gwenda Lowe

Region VII Christine Wilder Tracey C. Bradford

Region VIII Michael Smith Honorable Gary Blackmon *(Co-Chair)* 

Region IX Edward Wilson Kenneth C. Pearson

Region X Lamart Glenn Patricia Brooks Ly

Region XI Honorable Darlene H. Young *(Chair)* Glynis M. Hill

#### 2020 NATIONAL EXECUTIVE COMMITTEE

National President Honorable Dr. Doris P. Sartor

National Executive Vice-President Honorable Shirley A. Jones, Esquire

National 1st Vice-President Dr. Jesse Sharpe

National 2nd Vice-President

National 3rd Vice-President Dr. Deborah A. McClanahan

National Secretary Paula E. Davis

National Corresponding Secretary Tracy Clements

National Treasurer Honorable B. Faye S<u>tewart</u>

National Assistant Treasurer Rochelle Bryant

#### Blacks In Government, National Health and Wellness Committee Members

Anita Powell, Chair and Yvonne Owens, Co-Chair
Bettie Hudson, Hezekiah Braxton, III,
Alfreda Layne, Joanne Palmer, Norma
Samuel, Irene Towns
Region I, Amanda Merricks, Region II,
Joanne Palmer, Region III, Mark Stone,
Region IV, Mary L Beal, Region V, Betty L.
Groves, Region VI, Anita Farrish, Region
VI, Faithy Wren, Region VII, Kathryn Crew,
Region VII, Lula Johnson, Region VIII,
Renee Brooker, Region IX, Edward Wilson,
Region X, Stan Evans, Region XI, Donna
Hill, and Region XI, Tonya Swanson.

"You don't fight racism with racism, the best way to fight racism is with solidarity. (Bobby Seale)"

Any future articles can be submitted to R. Chris Jones, chris.mention@icloud.com or Marie Perry, buildadream2@gmail.com no later than December 15, 2020 for future publications.

# "Your Health and Wellness Matters"

The Honorable Dr. Doris Sartor
National President at Blacks In Government, INC

Welcome to the Special Edition Newsletter on Health and Wellness. Blacks In Government promotes efforts to educate, improve, and address the health care issues affecting African Americans.

We make this happen through our engaging National Health and Wellness Program Committee, chaired by Ms. Anita Powell, and through our many partnerships with our Corporate Sponsors.

This edition focuses on the outreach efforts of our National Committee and the many services, programs, and initiatives offered by our sponsors. This newsletter looks at various aspects of good health, ranging from discussions on coping with stress, exercising, taking care of oral health, long-term care, and quality health care insurance.

Health and wellness improve overall health behaviors and help lower health risks associated with diseases such as heart disease, diabetes, and cancer, to name a few. The more we know about health-promoting behaviors, the closer we will get to achieving our full potential. We thank our corporate sponsors for providing articles for this newsletter and for their continuous support of Blacks In Government.

Visit: www.bignet.org
THE END





The single overriding objective in wellness is creating constant personal renewal where we recognize and act on the truth that each day is a miraculous gift, and our job is to untie the ribbons. That's the Law of Esprit: living life with joy.

Greg Anderson



#### **#BIGHEALTH**

# Health Edition

THANK YOU FOR GIVING US THE OPPORTUNITY TO DELIVER ENGAGING IN ADVOCACY, TRAINING, AND INCENTIVE PROGRAMS.

BIG HAS BEEEN COMMITTED TO EQUITY, EXCELLENCE, AND OPPORTUNITY FOR FEDERAL, STATE, AND LOCAL EMPLOYEES FOR MORE THAN 42 YEARS.



#### From the National President's Desk

#### "Your Health and Wellness Matters"

We make this happen through our engaging National Health and Wellness Program Committee

5

#### The Foundation of Good Health

The foundation of good health is composed of eight elements.





Coronavirus (COVID-19) Prevention: 12 Tips and Strategies



"COVID-19: How much protection do face masks offer?"



"Eliminating Health Disparities in the African American Community: Emphasis on Selected Health and Wellness Topics"

# The Foundation of Good Health

MARY L BEAL
MLBEAL CONSULTING LLO

The foundation of good health is composed of eight elements. These eight elements are not difficult to obtain by practically every human being. Achieving good health and wellness requires knowledge and discipline. What are those eight elements? Trust in God because faith will guide you through difficult situations including sickness and disease. Obtain fresh air daily to help strengthen the lungs and to overcome respiratory illnesses. Drink sufficient amount of water daily to remain hydrated.

Many illnesses are the result of dehydration in the body. A daily balanced nutritious diet is essential to good health. Daily exercise is one of the essential building blocks to good health and wellness. Sunshine is essential because of the body's ability to manufacture vitamin D3; it is important to the health of the body's immune system and much more. Rest is another essential element of health and wellness. The body repairs itself while one is asleep. The eighth essential element of good health and wellness is temperance. Temperance is one's ability to do all things in moderation. Temperance applies to all the other elements of good health and includes lifestyle.

Dr. Richard W. Wright cited in A More Excellent Way – Be in Health, many Bible scriptures that listed the benefit of trusting in God's words. Because of discussions on effects of the Coronavirus (COVID-19) on the body's immune system, I was drawn to the analogy of the scripture, "A merry heart doeth good like a medicine: but a broken spirit drieth the bones." Proverbs 17:22. He further stated, "Laughter can strengthen the immune system and that it has been documented that laughter causes the body to manufacture T cells and killer cells."

The scripture found in Hosea 4:6 is one of my favorite when advocating for improved health and wellness, "My people perish for a lack of knowledge."

That scripture taught me how uninformed the average person is about the foundation of good health.

Personally, I was sixty-five years old before I learned of blood tests that could measure nutritional (vitamin) deficiencies. These deficiencies could produce the symptoms of severe illness, however, with discipline, these deficiencies could be corrected with diet, vitamins, nutritional, and mineral supplements. During that same time frame, I learned that prescription drugs and over the counter drugs could deplete the body of key vitamins and nutrients. Therefore, I began to bring back to memory the things that my ancestors taught me about health and wellness.

Foundation of... continued on Page 20

#### HEALTH MATTERS

#### "Be the Change You Want to See in the World"



With good health, one can earn great wealth, without good health one may spend all his/her wealth trying to achieve good health. My ancestors taught us that an ounce of prevention is worth more than a pound of cure.

MLBeal Consulting LLC P. O. Box 1064 Cordele, Georgia 31010 mlbealconsultingllc@gmail.com

Website: mlbealconsultingllc.com https://carebeyond.com/mary.beal

"When advocating for improved health and wellness, "My people perish for a lack of knowledge." COVID-19

# Coronavirus (COVID-19) Prevention: 12 Tips and Strategies

Submitted by BIG Staff Member

1. Wash your hands frequently and carefully. Use warm water and soap and rub your hands for at least 20 seconds. Work the lather to your wrists, between your fingers, and under your fingernails. You can also use an antibacterial and antiviral soap.

Use hand sanitizer when you cannot wash your hands properly. Rewash your hands several times a day, especially after touching anything, including your phone or laptop.

**2. Avoid touching your face.** SARS-CoV-2 can live on some surfaces for up to 72 hours. You can get the virus on your hands if you touch a surface like:

- gas pump handle
- your cell phone
- a doorknob

Avoid touching any part of your face or head, including your mouth, nose, and eyes. Also avoid biting your fingernails. This can give SARS-CoV-2 a chance to go from your hands into your body.

**3. Stop shaking hands and hugging people** — **for now.** Similarly, avoid touching other people. Skin-to-skin

contact can transmit SARS-CoV-2 from one person to another.

#### 4. Don't share personal items Do not share personal items like:

- phones
- makeup
- combs

It's also important not to share eating utensils and straws. Teach children to recognize their reusable cup, straw, and other dishes for their own use only.

**5. Cover your mouth and nose when you cough and sneeze.** SARS-CoV-2 is found in high amounts in the nose and mouth. This means it can be carried by air droplets to other people when you cough, sneeze, or talk. It can also land on hard surfaces and stay there for up to 3 days.

Use a tissue or sneeze into your elbow to keep your hands as clean as possible. Wash your hands carefully after you sneeze or cough, regardless.

- **6. Clean and disinfect surfaces.** Use alcohol-based disinfectants to clean hard surfaces in your home like:
  - countertops

"SARS-CoV-2 is found in high amounts in the nose and mouth."

# CORONAVIRUS (COVID-19)

#### COVID-19

- door handles
- furniture
- toys

Also, <u>clean your phone</u>, laptop, and anything else you use regularly several times a day.

Disinfect areas after you bring groceries or packages into your <u>home</u>.

Use white vinegar or hydrogen peroxide solutions for general cleaning in between disinfecting surfaces.

**7. Take physical (social) distancing seriously.** If you're carrying the SARS-CoV-2 virus, it'll be found in high amounts in your spit (sputum). This can happen even if you don't have symptoms. Physical (social) distancing, also means staying home and working remotely when possible.

If you must go out for necessities, keep a distance of 6 feet (2 m) from other people. You can transmit the virus by speaking to someone in close contact to you.

**8. Do not gather in groups.** Being in a group or gathering makes it more likely that you'll be in close contact with someone.

This includes avoiding all religious places of worship, as you may have to sit or stand too close to another congregant. It also includes not congregating at parks or beaches.

**9. Avoid eating or drinking in public places.** Now is not the time to go out to eat. This means avoiding restaurants, coffee shops, bars, and other eateries. The virus can be transmitted through food, utensils, dishes, and cups. It may

also be temporarily airborne from other people in the venue.

You can still get delivery or takeaway food. Choose foods that are thoroughly cooked and can be reheated.

High heat (at least 132°F/56°C, according to one recent, not-yet-peer-reviewed lab study) helps to kill coronaviruses.

This means it may be best to avoid cold foods from restaurants and all food from buffets and open salad bars.

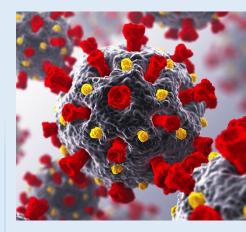
**10. Wash fresh groceries.** Wash all produce under running water before eating or preparing.

The CDC Trusted Source and the FDA Trusted Source do not recommend using soap, detergent, or commercial produce wash on things like fruits and vegetables. Be sure to wash hands before and after handling these items.

**11. Wear a (homemade) mask** The Centers for Disease Control and Prevention (CDC) <u>recommends Trusted Source</u> that almost everyone wears a cloth face mask in public settings where physical distancing may be difficult, such as grocery stores.

When used correctly, these masks can help prevent people who are asymptomatic or undiagnosed from transmitting SARS-CoV-2 when they breathe, talk, sneeze, or cough. This, in turn, slows the transmission of the virus.

CORONAVIRUS - COVID-19 continued on Page 18



"If you must go out for necessities, keep a distance of 6 feet (2 m) from other people."

# COVID-19: How much protection do face masks

offer?

SUBMITTED BY MAYO CLINIC STAFF

Can face masks help slow the spread of the coronavirus (SARS-CoV-2) that causes COVID-19? Yes, face masks combined with other preventive measures, such as frequent hand-washing and social distancing, help slow the spread of the virus.

So why weren't face masks recommended at the start of the pandemic? At that time, experts didn't know the extent to which people with COVID-19 could spread the virus before symptoms appeared. Nor was it known that some people have COVID-19 but don't have any symptoms. Both groups can unknowingly spread the virus to others.

These discoveries led public health groups to do an about-face on face masks. The World Health Organization and the U.S. Centers for Disease Control and Prevention (CDC) now include face masks in their recommendations for slowing the spread of the virus. The CDC recommends cloth face masks for the public and not the surgical and N95 masks needed by health care providers.

#### HOW DO THE DIFFERENT TYPES OF MASKS WORK? SURGICAL MASKS

Also called a medical mask, a surgical mask is a loose-fitting disposable mask that protects the wearer's nose and mouth from contact with droplets, splashes and sprays that may contain germs. A surgical mask also filters out large particles in the air. Surgical masks may protect



others by reducing exposure to the saliva and respiratory secretions of the mask wearer. At this time, the U.S. Food and Drug Administration has not approved any type of surgical mask specifically for protection against the coronavirus, but these masks may provide some protection when N95 masks are not available.

#### **N95 MASKS**

Actually a type of respirator, an N95 mask offers more protection than a surgical mask does because it can filter out both large and small particles when the wearer inhales. As the name "the mask is designed to block 95% of very small particles."

indicates, the mask is designed to block 95% of very small particles. Some N95 masks have valves that make them easier to breathe through. With this type of mask, unfiltered air is released when the wearer exhales.

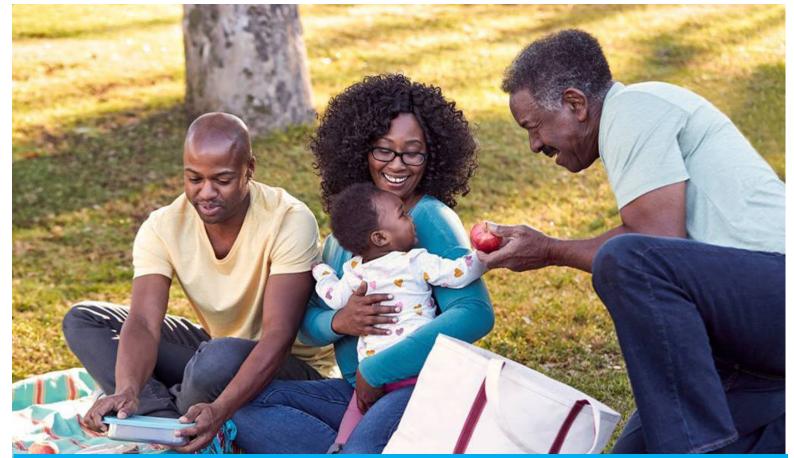
FACE MASK... continued on Page 11

Blacks in Government could save even more with a special discount on car insurance.



geico.com/fed/big | 800-368-2734





#### "AETNA Retiree and Pre-Retiree FEHBP Health Benefits Online Seminar on November. 19, 2020"

After many years of hard work, your retirement is about to become a reality. Let us help you make sense of your health plan options through the Federal Employees Health Benefits (FEHB) Program. And if you're turning 65, you could be eligible for:

- Plans designed specifically for federal retirees with Medicare
- Low monthly plan premiums and out-of-pocket costs
- Nationwide plans with prescription coverage
- Ways to help pay Medicare Part B premiums

We'll help you understand the rules, Office of Personnel Management (OPM) regulations, and enrollment changes in retirement.

Get a better understanding of how your benefits might work nationwide and overseas. And we'll leave you with information to access the tools and resources that are available before and after retirement. We'll help you with plan changes and help answer your questions.

When: November 19, 2020 \* 12:00 - 1:00 PM EST

Sign up: <a href="https://feds.aetna.com/">https://feds.aetna.com/</a>

#### BlacksinGovRetireeWebinar.html

Hosted by: Aetna

Register for this seminar to learn more about how choosing the right Federal Employees Health Benefits (FEHB) plan in retirement can help you save money and age actively.

We look forward to you joining us!

Note: If you do not receive a confirmation email after you register, please email FedsWebsite@Aetna.com with the date, time, and title of the webinar and we'll send you a separate email with the information.

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations, and conditions of coverage Plan features and availability may vary by service area. For accommodation of persons with special needs at meetings, call 1-855-335-1407 (TTY: 711). For more information about Aetna plans, visit aetnafeds. com.

#### **FACE MASK**

continued from Page 8

Health care providers must be trained and pass a fit test to confirm a proper seal before using an N95 respirator in the workplace. Like surgical masks, N95 masks are intended to be disposable. However, researchers are testing ways to disinfect N95 masks so they can be reused. Some N95 masks, and even some cloth masks, have one-way valves that make

them easier to breathe through. But because the valve releases unfiltered air when the wearer breathes out, this type of mask doesn't prevent the wearer from spreading the virus. For this reason, some places have banned them.

#### **CLOTH MASKS**

A cloth mask is intended to

trap droplets that are released when the wearer talks, coughs or sneezes. Asking everyone to wear cloth masks can help reduce the spread of the virus by people who have COVID-19 but don't realize it. Cloth face coverings are most likely to reduce the spread of the COVID-19 virus when they are widely used by people in public settings. And countries that required face masks, testing, isolation and social distancing early in the pandemic have successfully slowed the spread of the virus.

While surgical and N95 masks may be in short supply and should be reserved for health care providers, cloth face coverings and masks are easy to find or make, and can be washed and reused. Masks can be made from common materials, such as sheets made of tightly woven cotton. Instructions are easy to find online. Cloth masks should include multiple layers of fabric. The CDC website even includes directions for no-sew masks made from bandannas and T-shirts.

#### **#THINKBIG**

#### **HOW TO WEAR A CLOTH FACE MASK**

The CDC recommends that you wear a cloth face mask when you're around people who don't live with you and in public settings when social distancing is difficult.

Here are a few pointers for putting on and taking off a cloth mask:

- Wash or sanitize your hands before and after putting on and taking off your mask.
- Place your mask over your mouth and nose.
- Tie it behind your head or use ear loops and make sure it's snug.
- Don't touch your mask while wearing it.
- If you accidentally

touch your mask, wash or sanitize your hands.

- If your mask becomes wet or dirty, switch to a clean one. Put the used mask in a sealable bag until you can wash it.
- Remove the mask by untying it or lifting off the ear loops without touching the front of the mask or your face.
- Wash your hands immediately after removing your mask.
- Regularly wash your mask with soap and water by hand or in the washing machine. It's fine to launder it with other clothes. And, here are a few face mask precautions:
- Don't put masks on anyone who has trouble breathing, or is unconscious or otherwise unable to remove the mask without help.
- Don't put masks on children under 2 years of age.
- Don't use face masks as a substitute for social distancing.

FACE MASK... continued on Page 20

"Wash or sanitize your hands before and after putting on and taking off your mask."

# PROUD HEALTH AND DENTAL PARTNER OF FEDERAL EMPLOYEES

geha.com



(in) /company/gehahealth



OR-ADS-0120-001

## ORAL HEALTH PROMO OVERALL HEALTH

Keeping your teeth and gums clean is important to your overall health. Poor dental care can contribute to some diseases and can lower your body's resistance to infection.

Gum disease can also put you at a higher risk for heart attacks and strokes. Harmful bacteria can spread through your bloodstream and lead to the formation of blood clots.

More than 75% of Americans over age 35 have some form of gum disease and are at increased risk for heart disease.

#### Lower your risk for heart disease by taking good care of your teeth and gums:



#### Brush twice a day.

Brush your teeth and tongue in the morning and at night. Brushing gets rid of germs that can lead to bad breath and oral health problems.



#### Use mouthwash.

It reduces the amount of acid in your mouth and cleans hard-to-brush areas around the gums.



#### Floss daily.

It stimulates the gums, reduces plaque and removes tiny pieces of food stuck between your teeth.



#### Drink more water.

Drinking water after every meal helps wash out some of the negative effects of starchy and acidic foods and beverages.



#### See your dentist twice a year.

Your dentist can remove plaque, look for cavities and spot potential issues.



#### Be mindful of sugary and acidic foods.

Sugar converts to acid in the mouth, which can erode tooth enamel and lead to cavities.

"11 ways to keep your teeth healthy." Healthline Media, 13 November 2017.
"Oral health: Brush up on dental care basics." Mayo Foundation for Medical Education and Research, Mayo Clinic, 3 May 2016. "Caring for my teeth." DentalHealth.org, Oral Health Foundation, 2019.

"Oral health: A window to your overall health." MayoClinic.org, Mayo Foundation for Medical Education and Research (MFMER), 1 November 2018.



geha.com















OR-FLY-0520-001

#### **NATIONAL**

# Exercising for a Healthier Brain

Submitted by Staff of Blue Cross, Blue Shield



Professional development is an important goal for every federal employee. One good way to develop your skills and enhance your ability to learn? Exercise. Besides lowering blood pressure and reducing your risk of heart disease, it also improves your brain health.

Studies have shown that regular aerobic exercise, which stimulates your heart rate and gets your blood pumping, can increase the area of your brain responsible for verbal memory and learning. When you exercise, you send signals in your brain to support healthy cells and grow blood vessels. This may help your brain grow new cells in areas that control thinking and memory, which could help with preventing the brain fog that comes with age.

So how much exercise do you need to enjoy these benefits? It's recommended that you spend at least a half an hour of moderate physical activity, such as fast walking or running, most days of the week.

Don't worry if you're not comfortable with that frequency. Start with a few minutes of exercise each day, and

slowly increase the amount every week. Sticking to a routine will help you progress. Also, members of the Blue Cross and Blue Shield Service Benefit Plan can take the to receive an action plan. Then, set goals with the and connect your to track your progress. And, as always, be sure to consult your doctor before starting any exercise program.

Visit www.bignet.org

THE END



"When you exercise, you send signals in your brain to support healthy cells"

## Caregiving: The FLTCIP Offers Support When You

**NATIONAL** 

Need It Most

SUBMITTED BY FLTCIP

Caregiving: The FLTCIP Offers Support When You Need It Most

No matter your stage of life, it's always a good idea to have a long-range health plan in place. One thing to keep in mind is coverage for any potential long term care needs.

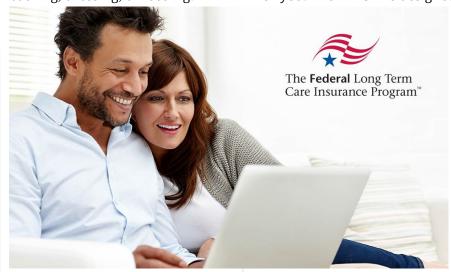
Long term care is personal care and other related services provided on an extended basis to people who need help with specific everyday activities (called activities of daily living) or who need supervision due to a severe cognitive impairment, such as Alzheimer's disease. The need for long term care can strike at any time in life due to chronic illness, injury, disability, or the aging process. And most long term care is provided at home and not in facilities. This type of care is expensive, and is generally not covered by traditional types of insurance plans or Medicare.

Who will provide care? The need for long term care can be a significant change for someone who is accustomed to independent living. This experience can be overwhelming, not only for you—but for your loved ones too. The demands of caregiving can be stressful, and often take a toll on a caregiver's health and well-being.

A caregiver can be your family



member, friend, or neighbor. About 80 percent of care at home is provided by unpaid caregivers.<sup>1</sup> Caregiving responsibilities can include homemaking and hands-on care with daily activities, such as bathing, dressing, or feeding. The FLTCIP can help
Applying for insurance coverage
under the Federal Long Term Care
Insurance Program (FLTCIP)—
designed specifically for the federal
family—may be a smart choice
for you. The FLTCIP is designed to



Taking care of a loved one is a time-consuming commitment. Even if a family member or friend can find the time to take care of you, it often comes at a tremendous financial and emotional cost. Caregiving can cost the average caregiver in lost wages and, often times, a caregiver's own health can deteriorate. Caregivers report having difficulty finding time for one's self, managing emotional and physical strain, and balancing work and family responsibilities.2

reimburse for qualified long term care services and can lessen or eliminate an individual's reliance on a loved one to provide handson care. As you assess the FLTCIP's value, consider these important benefits:

• The FLTCIP offers coverage in a variety of settings—at home or in a facility, such as an assisted living

Caregiving...
continued to Page 16

#### **#THINKBIG**



facility, an adult day care, or a nursing center—and your choice of caregiver.

- The stay-at-home benefit includes a range of covered services that support care in your home, helping you maintain your quality of life in familiar surroundings.
- Informal care provided by friends and family members, as long as they do not live in your home at the time you become eligible for benefits. (Benefits for family care are limited to 500 days.)
- The premium stabilization feature is designed to reduce the potential need for future premium increases. Under certain conditions, this feature may be used to offset your future premium payments or provide a refund of premium death benefit to your estate or designated beneficiary.
- The FLTCIP is portable and guaranteed renewable, which means you can continue to keep your coverage as long as you pay your premiums.

#### START PLANNING TODAY

To determine if the FLTCIP is right for you, visit LTCFEDS.com to access a suite of online planning tools.

For personalized assistance, call 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557 to speak with a program consultant. They are available to answer any questions you may have and can walk you step-by-step through the plan design and application process.

Note: Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.

#### MORE ABOUT THE FLTCIP

Established by an act of Congress in 2000 and overseen by the U.S. Office of Personnel Management (OPM), the FLTCIP is designed to meet the specific needs of the federal family. The long

term care insurance under the FLTCIP provides industry-leading benefits and offers flexible options that allow enrollees to tailor coverage to meet their needs.

The FLTCIP is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.

- 1. U.S. Department of Health and Human Services. "Who Will Provide Your Care?," longtermcare.acl. gov/the-basics (accessed July 2019).
- 2. National Alliance for Caregiving. "Taking Care of You: Self-Care for Family Caregivers," https://www.caregiver.org/taking-care-you-self-care-family-caregivers (accessed August 2020).

Visit www.bignet.org

THE ENI

@BIG NATIONAL on Social Media Facebook Twitter Instagram



#### COVID-19

#### CORONAVIRUS - COVID-19 continued from Page 7

The CDC's website provides <u>instructions</u>
<u>Trusted Source</u> for making your own mask at home, using basic materials such as a

T-shirt and scissors.



Some pointers to keep in mind:

- Wearing a mask alone will not prevent you from getting a SARS-CoV-2 infection. Careful handwashing and physical distancing must also be followed.
- Cloth masks aren't as effective as other types of masks, such as

surgical masks or N95 respirators.

However, these other masks should be reserved for healthcare workers and first responders.

- Wash your hands before you put on your mask.
- Wash your mask after each use.
- You can transfer the virus from your hands to the mask. If you're wearing a mask, avoid touching the front of it.
- You can also transfer the virus from the mask to your hands. Wash your hands if you touch the front of the mask.
- A mask shouldn't be worn by a child under 2 years old, a person who has trouble breathing, or a person who can't remove the mask on their own.

#### 12. SELF-QUARANTINE IF SICK

Call your doctor if you have any symptoms. Stay home until you recover. Avoid sitting, sleeping, or eating with your loved ones even if you live in the same home. Wear a mask and wash your hands as much as possible. If you need urgent medical care, wear a mask and let them know you may have COVID-19.

#### **HEALTHLINE RESOURCES**

#### Until you get through this, count on our support

In difficult times, you need to be able to turn to experts who understand and can help strengthen your mental well-being. We're here for you. READ MORE

#### Why are these measures so important?

Following the guidelines diligently is important because SARS-CoV-2 is different than other coronaviruses, including the one it's most similar to, SARS-CoV. Ongoing medical studies show exactly why we must protect ourselves and others from getting a SARS-CoV-2 infection.

Here's how SARS-CoV-2 may cause more problems than other viruses:

#### You may not have symptoms

You can carry or have a SARS-CoV-2 infection without any symptoms at all. This means you may unknowingly transmit it to more vulnerable people who may become very ill.

#### You can still spread the virus

You can transmit, or pass on, the SARS-CoV-2 virus before you have any symptoms. In comparison, SARS-CoV was mainly only infectious days after symptoms began. This means that people who had the infection knew they were ill and were able to stop the transmission.

#### It has a longer incubation time

SARS-CoV-2 may have a longer incubation time. This means that the time between getting the infection and developing any symptoms is longer than other coronaviruses. According to the CDC Trusted Source, SARS-CoV-2 has an incubation period of 2 to 14 days. This means that someone who's carrying the virus may come into contact with many people before symptoms begin.

#### You may get sicker, faster

SARS-CoV-2 may make you more unwell much earlier. Viral loads — how many viruses you're carrying — were highest 10 days after symptoms began for SARS CoV-1.

In comparison, doctors in China who tested 82 people with COVID-19 found that the viral

"You can transmit, or pass on, the SARS-CoV-2 virus before you have any symptoms"

#### COVID-19

load peaked 5 to 6 days after symptoms began.

This means that the SARS-CoV-2 virus may multiply and spread in someone who has COVID-19 disease almost twice as fast as other coronavirus infections.

#### It can stay alive in the air

<u>Lab tests</u> show that both SARS-CoV-2 and SARS-CoV can stay alive in the air for up to 3 hours.

Other hard surfaces like countertops, plastics, and stainless steel can harbor both viruses. The virus may stay on plastic for 72 hours and 48 hours on stainless steel.

SARS-CoV-2 can live for 24 hours on cardboard and 4 hours on copper — a longer time than other coronaviruses.

#### You may be very contagious

Even if you do not have symptoms, you can have the same viral load (number of viruses) in your body as a person who has severe symptoms.

This means you may be just as likely to be contagious as someone who has COVID-19. In comparison, other previous coronaviruses caused lower viral loads and only after symptoms were present.

#### Your nose and mouth are more susceptible

A <u>2020 report</u> noted that the new coronavirus likes to move into your nose more than in the throat and other parts of the body.

This means that you may be more likely to sneeze, cough, or breathe COVID-19 out into the air around you.

#### It may travel through the body faster

The new coronavirus may travel through the body faster than other viruses. <u>Data</u>

from China found that people with COVID-19 have the virus in their nose and throat only 1 day after symptoms begin.

#### When to call your doctor

Call your doctor if you think you or a family member may have a SARS-CoV-2 infection or if you have any <u>symptoms</u> of COVID-19.

Do not go to a medical clinic or hospital unless it's an emergency. This helps to avoid transmitting the virus.

Be extra watchful for worsening symptoms if you or your loved one has an underlying condition that may give you a higher chance of getting severe COVID-19, such as:

- · asthma or other lung disease
- diabetes
- heart disease
- low immune system

The <u>CDC Trusted Source</u> advises getting emergency medical attention if you have COVID-19 warning signs. These include:

- difficulty breathing
- pain or pressure in the chest
- blue-tinged lips or face
- confusion
- · drowsiness and inability to wake

#### THE BOTTOM LINE

Taking these prevention strategies seriously is extremely important to stop the transmission of this virus.

Practicing good hygiene, following these guidelines, and encouraging your friends and family to do the same will go a long way in preventing the transmission of COVID-19.

"This means you may be just as likely to be contagious as someone who has COVID-19"

Visit: www.bignet.org

THE END

#### **#THINKBIG**

Foundation of... continued from Page 5

I began to pay closer attention to my body parts and changes in my body performance. Since, I did not daily eat nutritious meals, I began to ingest vitamin supplements.

Simply ingesting vitamin supplements was not the solution. In order for vitamin supplements to be effective, they must be absorbed. I also learned that some vitamins require another vitamin or mineral to activate within the body. During the last three decades, there has been a substantial increase in diagnoses of autoimmune diseases, autism in children,

Many of these diseases are caused because the body has not been equipped to fight off bacteria and germs.

and a variety of allergies. Many of these diseases are caused because the body has not been equipped to fight off bacteria and germs. It has not been scientifically disclosed the impact of vaccines, prescription drugs and over the counter drugs on the occurrence of these abnormalities in the body. I learned from an older family member that children who were breast-fed with mother's milk developed

a stronger immune system than those who were fed formulas. Further research must be performed to substantiate this claim. However, if it is true that children who were breast-fed developed a stronger immune system, then this could be a nineth foundation element of good health.

Visit www.bignet.org

THE END





FACE MASK continued from Page 11

#### TIPS FOR ADJUSTING TO A FACE MASK

It can be challenging to get used to wearing a face mask. Here are some tips for making the transition:

- Start slow. Wear your mask at home for a short time, such as while watching television. Then wear it during a short walk. Slowly increase the time until you feel more comfortable.
- Find your fit. If your mask isn't comfortable or is too difficult to breathe through, consider other options. Masks come in a variety of styles and sizes.
- Tie one on. Instead of a face mask, try a scarf or bandanna to cover your nose and mouth.

If these tips don't help or you have concerns about wearing a mask, talk with your doctor about how to protect yourself and others during the pandemic.

Visit www.bignet.org

THE END

#### **NATIONAL**

### "Eliminating Health Disparities in the African American Community:

**Emphasis on Selected Health and** 

Wellness Topics"

SUBMITTED BY HEALTH AND WELLNESS PROGRAM COORDINATOR, Ms. ANITA POWELL

Blacks In Government's, National Health and Wellness Program includes a Regional Health and Wellness Committee which consists of regional health and wellness coordinators from each of the 11 regions across the country. The coordinators are responsible for implementing health activities and raising awareness of health crises facing their communities locally or through webinars.

The regional health and wellness coordinators develop health programs to raise awareness of the unacceptable level of illness and suffering. In addition, taking actions to ensure healthier lifestyles, excellent health among members of Blacks In Government annually and in their respective regions. The health programs are presented through health and wellness symposiums, health exhibits, health screenings, health walks, aerobics, early morning workouts, stepping for health throughout the year and with partnerships.

During the Annual National Training Institute our main goal is to institute and present activities each year to address existing critical health disparities in the African American communities. Also, to use these activities as a national network to disseminate health information throughout the United States on the African American's high incidences and high death rates for cardiovascular diseases, cancer, diabetes, obesity, HIV/AIDS, lupus, mental health, substance abuse and healthy eating habits through participation by the general membership of BIG and partnerships.



For years, Wednesday was "A Day of Health" promoted and utilized as a combination of "Health and Wellness Awareness" activities which included: Early morning workout; A walk for health; Interactive Health and Wellness Symposium; Town Hall forum; and Healthy eating with invited panelists speaking on eliminating health disparities in the African American community and selected health topics; and finally, special

recognition for individuals who participated in stepping for health throughout the year. Health exhibits and health screenings were held throughout the week of the National Training Institute.

For more information about the National Health and Wellness Program and Regional Health and Wellness "Healthier lifestyles, excellent health among members"

Coordinators, contact the Health and Wellness Coordinator, Ms. Anita Powell, at apowell230@ gmail.com.

Visit www.bignet.org

THE END



## Face your future with confidence

### knowing you've planned ahead to protect it.

No matter where you are in your career, consider including the **Federal Long Term Care Insurance Program (FLTCIP)** as part of your financial plan.

Designed specifically for the federal family, the FLTCIP may be a smart way to help protect your savings and assets and remain financially independent should you ever need long term care. Certain family members, or qualified relatives, are also eligible to apply even if you don't.

Plan Ahead Today 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557 LTCFEDS.com



The **Federal** Long Term Care Insurance Program™

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.

FLTCIP20272 John





#### **NATIONAL**

# "FLTCIP 3.0: Comprehensive Coverage with Added Premium Stability"

SUBMITTED BY OPM.GOV

In today's world, planning is essential. People are living longer and need a long-range care plan that can sustain them throughout their lifetime. Regardless of the setting—home, assisted living facility, or nursing home—long term care can be expensive. And the need for long term care can happen at any time, not just in your later years, so making decisions about this type of care be difficult. The Federal Long Term Care Insurance Program (FLTCIP), the group long term care insurance program that only members of the federal family can apply for, can help.

The FLTCIP 3.0, the current plan available to new applicants, offers comprehensive coverage, including a stay-at-home benefit and home care provided by friends and family\*, with added premium stability. One thing that makes FLTCIP 3.0 unique is the premium stabilization feature. This built-in, innovative feature is designed to reduce the potential need for large future premium increases—a concern many consumers wanted the long term care insurance industry to address. Under certain conditions, this amount may be used to offset an enrollee's future premium payments or provide a refund of premium death benefit.

FLTCIP 3.0 benefits also include:

- international coverage up to 100% of the maximum lifetime benefit
- choice of a 3% automatic compound inflation option or future purchase option choice of a two-year, three-year, or five-year benefit period

The FLTCIP is available to eligible federal and U.S. Postal Service employees and annuitants, active and retired uniformed service members, and certain qualified relatives. Qualified relatives include spouses, domestic partners, adult children, and parents, parents-in-law, and stepparents. Visit LTCFEDS.com/eligibility for



the full eligibility listing. With benefits designed specifically for the federal family, the FLTCIP can help protect your savings and assets in the event you or your loved ones ever need long term care. Developed to provide solutions for a range of financial situations, this employer-sponsored program has grown to be the most successful and utilized program of its kind, providing valuable coverage for more than 267,000 enrollees.

The FLTCIP is a medically underwritten benefit, so

it's important to apply when you are in good health to avoid the risk that a future illness or condition may prevent you from obtaining coverage later. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage.

"Many consumers wanted the long term care insurance industry to address"

#### START PLANNING TODAY

To learn more about FLTCIP's comprehensive benefits and features, visit the <u>Program Details</u>

FLTCIP 3.0... continued to Page 24

#### **#THINKBIG**

FLTCIP 3.0... continued from Page 23

section of our website.

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance

Company, under a group long term care insurance policy, and administered by Long Term Care Partners, LLC.

\*Informal care provided by friends and family members is covered, as long as the caregiver isn't your spouse or domestic partner and doesn't live in your home at the time you become eligible for benefits. Benefits for covered care provided by family members is limited to 500 days.

Visit www.bignet.org

THE END





## IT'S ALL ABOUT WHO YOU KNOW.

Blacks in Government could save more with a special discount with GEICO!



**GET A QUOTE TODAY** 





# BlG Special Edition Building a Culture of RespectCall for Racial Equality



A STONE OF HOPE

#### **BLACKS IN GOVERNMENT**

3003 GEORGIA AVENUE, NW | WASHINGTON, D.C. 20001-3807 | (202) 667-3280 | WWW.BIGNET.ORG