



3 NEW Benefits for SBSA Members!

Select Benefit Services Association is very pleased to announce the addition of three new discount benefits including theme parks, phones & tablets and movie tickets. These additions will be extended to the already vast list of benefits in your Select Benefit Services Association membership. For a complete listing of all of your current benefits, please login to the Association website: selectbenefitservicesassociation.com

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Theme Parks

Members enjoy exclusive discounts on tickets to theme parks.

Please login to the website for a full benefit description.



Phone & Tablet Cash Back

Earn cash back just for shopping at any of our thousands of online retailers! Hundreds of new coupons added daily.

www.sbaphonesavings.com
www.sbacomputersavings.com



Movie Tickets

SBSA membership entitles you to save up to 40% off regular rates on movie tickets at many of the major movie theater chains throughout the U.S.

www.sbamovies.com

Take Advantage of These Exciting Member Benefits

Car Rental Program

Your membership includes year-round discounts of up to 15% on car rental for either business or pleasure. Daily, weekly or weekend rentals in the U.S. and Canada are included. Call the national toll-free number and give the operator your special Savings Code to receive the discount:

HERTZ®	800-654-2200	2106309
PAYLESS®	800-729-5377	D000201
AVIS®	800-698-5685	(AWD) D472601
BUDGET®	800-455-2848	(BCD) X 989201



Fitness Club Savings

Save up to 50% on membership at over 1,600 locations nationwide! Includes many franchises of Gold's Gym, Bally's Fitness, Curves for Women and other chains, as well as independent fitness clubs.

Membership is month-to-month – no lock-in contracts to sign, and you can switch clubs whenever you choose.

www.globalfit.com

800-294-1500



Flowers, Gift Baskets & More

Members enjoy savings on an extensive array of thoughtful gift products including delicious gourmet baskets, sweet treats, collectibles, and of course, beautiful flowers and plants!

Simply click on the vendor of your choice, ship and receive cash back through your Paypal account or paper check.

www.sbaflowersandgifts.com

Hotel & Motel Savings Program

Save up to 60% at participating hotel and motel chains nationwide. From domestic to international, economy to resort, business to extended-stay, there are thousands of locations available to meet any need and budget!

www.sbahotels.com

NOTICE of ANNUAL MEETING of MEMBERS

The Annual Meeting of the Members of Select Benefit Services Association will be held at 16476 Wild Horse Creek Road, Chesterfield, Missouri, on Tuesday, July 11, 2017 at 10:00 a.m. (CST) 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

Select Benefit Services Association

July 11, 2017 Annual Meeting of Members
THIS PROXY IS SOLICITED ON BEHALF OF
SELECT BENEFIT SERVICES ASSOCIATION

The undersigned member of Select Benefit Services Association does hereby constitute and appoint the President of Select Benefit Services 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 Select Benefit Services 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: John Stratman, Kim Darling, Tom Ebner.

- (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: _____, 2017

Signature _____

Name (please print) _____

Please date and sign and return promptly to 16476 Wild Horse Creek 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

June 12, 2017
Date

Curb Your Eating

Help Your Brain Fight the Urge to Splurge

Ever tried to eat just one potato chip, or take just one bite of chocolate cake? It may feel impossible. A little nibble triggers an urge to eat more. Some people feel driven to keep eating to the point where the food's no longer enjoyable. You know the resulting weight gain will harm your health. So why do you keep eating when it's not in your best interest?

Out-of-control behaviors around food can look and feel remarkably similar to an addiction to drugs and other substances. In fact, imaging studies have shown that addictive drugs can hijack the same brain pathways that control eating and pleasurable responses to foods. NIH-funded researchers are closely studying the biology of overeating to try to find new ways to help people curb these out-of-control behaviors.

“There’s an addictive element to foods – especially high-fat, high-sugar foods – that drives many of us to overeat,” says Dr. Nora Volkow, director of NIH’s National Institute on Drug Abuse. She’s been studying the brain’s role in drug addiction and obesity for more than 20 years. Volkow and other scientists have found that high-calorie foods, like addictive drugs, can trigger the brain’s reward system, releasing brain chemicals such as dopamine that make you feel terrific. So it’s natural to want more. In fact, wanting more helped early humans survive.

“Our brains are hardwired to respond positively to foods that have a high content of fat or sugar, because these foods helped our ancestors survive in an environment where food was scarce,” Volkow says. “In today’s society, though, highly rewarding foods are everywhere. And our brain’s reward system for foods is now a liability.”

Seeing, smelling, tasting, or even hearing certain cues – from food ads on the radio to the smell of cinnamon buns in a shopping mall – can make us crave fattening foods when we’re not even hungry. Brain studies show that food cues can be especially strong in people who are obese or at risk for weight gain. In one NIH-funded study, volunteers



“Each of us should be aware if there are certain foods that we can’t stop eating once we start. Avoid having them at home. Don’t buy them or start eating them, because that might trigger binge eating.”

Dr. Nora Volkow

who had a heightened brain response to a sip of a milkshake when they weren’t hungry were more likely to gain weight a year later.

While some brain areas drive us to seek sweets and fatty foods, other regions at the front of the brain can help us control our urges. We can help our “rational” brain regions take control by avoiding tasty temptations and developing healthy habits. Make healthy eating a part of your everyday routine by swapping unhealthy habits with healthy ones. Eat fruit instead of cookies as a daily dessert, or have a mid-day snack of

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The Beauty of Sleep

Did you know that there is a single activity that when performed once a day can improve memory and mood, prevent weight gain, decrease risk of chronic illness and injury, strengthen the immune system, and lead to better judgment? A good night's sleep (seven to eight hours for adults) can provide all of those benefits, and sleep is something you already do every day. The question is, do you get enough quality sleep?

Research indicates the majority of adults do not get the recommended seven to eight hours of sleep per night. While many view insufficient sleep as a way of life, lack of sleep can negatively impact how you function throughout the day. Not getting enough sleep can lead to:

- Slower reaction times
- Weight gain, particularly in younger individuals
- Poor concentration
- Weakened immune system
- Negative moods and lack of motivation
- Impaired memory and judgment
- Increased incidence of accidents

Each of these factors can lead to decreased performance, resilience and readiness.



Getting Quality Sleep

While it may not be possible to get eight hours of rest every night, there are things you can do to increase the amount and quality of your sleep:

- **Maintain a consistent sleep schedule** – try to go to bed and get up at approximately the same time every day
- **Avoid stimulants such as caffeine and nicotine, particularly later in the day** – effects of caffeine can take up to 8 hours to wear off completely
- **Avoid alcohol immediately before bed** – alcohol has been shown to decrease the quality of sleep. It can also cause you to wake up in the middle of the night more frequently
- **Avoid naps after 3 pm** – although 10–30 minute naps can be very beneficial, napping later in the day can lead to difficulty falling asleep at night
- **Maintain a good sleep environment** – keep your room cool and minimize bright lights and noise
- **Unplug from technology 15–30 minutes before bed** – TVs, computers, smart phones and other electronics negatively impact both the ability to fall asleep and the quality of sleep. Engagement in these activities stimulates the brain and the glow from the screen decreases the release of melatonin, the hormone that induces sleep
- **Exercise** – just not within 5 hours of bedtime
- **Do not stay in bed if you cannot fall asleep** – if you are not able to fall asleep after 20 minutes, get up and do something relaxing until you are sleepy. Try reading with low light, listening to relaxing music, or practicing deep breathing techniques or guided imagery exercises.

If you continue to have difficulty falling asleep or staying asleep, or if you continue to feel tired during the day despite spending enough time in bed at night, consult your healthcare provider.

Content courtesy of the Navy and Marine Corps Public Health Center's Health Promotion and Wellness department.

When Your Back Hurts

Don't Let Back Pain Knock You Flat

Is your back hurting? You're in good company. In any 3-month period, about 1 in 4 adults in the U.S. has at least one day of back pain, mostly in the lower back. The back is a complicated structure. Its center is the spine, which is made up of 33 bones called vertebrae, stacked in a column. The nerves of the spinal cord run in a tunnel through the middle of those bones. Spongy discs between the vertebrae act as cushions. Ligaments and tendons hold everything together.

A lot of things can go wrong with your back. A strained muscle or a problem with a disc or a bone can cause pain. Back pain might also arise from a fracture or tumor. Your back naturally changes as you get older. Discs degenerate and arthritis may develop in the small joints of the back. Those changes may show up on an MRI or other types of imaging scans. But such changes to the back are also seen in a lot of people who don't have back pain. So it's hard to know if the changes are actually what's causing the pain.

People with obesity are more likely to have low back pain, as are people who smoke. Back pain is also more common in people who don't exercise much, or in people who are mostly inactive but have occasional bursts of exercise. The good news is most back pain goes away by itself. But for some people, the pain continues. If your back hurts most of the time for more than 3 months, you have chronic back pain.

What doctors do about chronic pain depends on the source of the pain. Some chronic back pain requires prolonged

medical attention. If the pain comes from a fracture or tumor, those problems can be treated. Surgery can help if the pain is caused by a ruptured (herniated) disc or certain other conditions like spinal stenosis (narrowing of the spinal column, which can put pressure on the nerves) or degenerative spondylolisthesis (when one vertebra slips over another). But surgery isn't the right choice for everyone.

There are many treatment options for back pain, so be sure to talk to your health care provider about which approach is right for you. For most people, even chronic pain eventually clears up without surgery. Research has shown that patients who stay active are better off. Just be sure to avoid activities that might strain the back.

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crunchy carrots instead of potato chips. Instead of walking directly to the refrigerator after work, take a walk through your neighborhood. Over time, healthy habits can become wired in your brain. You'll do them without even thinking.

“Childhood and teen years are ideal times to develop healthy habits,” Volkow says. “Healthy eating habits will help protect them in the future against the diseases associated with obesity.”

References

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Control Your Eating

Stick to a shopping list.

It helps to shop when you're not hungry.

Remove temptation.

Don't bring high-fat or sugary foods into your home.

Change your surroundings to avoid overeating.

For example, don't eat while watching TV.

Meet friends in places that don't serve food.

Use smaller plates. We tend to eat most of what's on our plates, no matter the size.

Don't reward successes with food. Choose other rewards you enjoy – a movie, a massage, or personal time.

Seek help. Ask friends and family for support. Consider enrolling in a class or program.

Forgive yourself if you overeat.

We all have occasional setbacks.



Membership Services Office
16476 Wild Horse Creek Road
Chesterfield, MO 63017

Teach Your Children Money Management



One of the reasons parents give children allowances is to help them learn how to manage money. But for it to be a truly effective teaching tool, parents need to spell out what the allowance will cover, how it can be spent, the consequences of overspending, and how much should be saved or given to charity.

- **Encourage planning.** When deciding how much allowance should be, give enough to encourage saving or charitable giving. But be careful not to give too much. If the kids can buy anything they want, the allowance fails to teach them how to prioritize and set goals.
- **Set up a payday.** Try choosing a day early in the week to encourage kids to plan ahead for weekend expenses.
- **Set limitations and guidelines.** If you don't want them to buy certain things, require that they consult you before making purchases over a specific amount, like \$15.
- **Expect mistakes.** Children will probably overspend at first. Don't get angry. Help the child correct mistakes and learn from them.
- **Don't link the allowance to chores.** If allowance is "payment" for chores, children can too easily decide to skip their chores and accept not getting any allowance, which defeats the purpose.

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Select Benefit Services Association

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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. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.