Increasing numbers of older Americans are using the Internet. If you are not, you may be asking yourself, “What’s in it for me?” The answer is, “A lot!”

Here are a few key benefits of being online:

**Shopping Online and Taking Advantage of Special Offers**
Buying gifts for others or treating oneself without the hassle of driving, finding parking, and standing for long periods of time in line are definite perks of shopping online.

Additionally, many retailers offer Internet-only special offers.

(continues inside)
BE A WINNER with LACERS Well!

As a LACERS Well Member, you have free, unlimited access to a one-of-a-kind wellness program brimming with fun events, educational seminars, and opportunity prizes!

This year alone, the LACERS Well Program has hosted over 120 Champion-led events – each providing opportunities to make new friends, burn unwanted calories, and become eligible to win opportunity prizes. Speaking of opportunity prizes, Members just like yourself win iPads®, Fitbits®, $100 gift cards, and more each month.

We would need several pages to show you all the events and photos from 2018, so here’s a condensed look back at the enjoyable events we’ve had thus far in the first half of 2018:

Haven’t attended a LACERS Well event yet? You can see our event calendar and more by visiting us at www.lacers.org/lacerswell today.
For this year’s annual LACERS Well Extravaganza, we focused on the prevention, treatment, and management of diabetes. According to recent reports, an alarming 80% of LACERS retirees either have or are at risk for developing this serious, but often preventable, disease. By showcasing the benefits of healthy living by field experts, we hoped to inspire Members to live their best possible life and to reach as many people as possible. This year, we took the event on the road to three locations instead of one (Lakewood, Universal City, and Pomona). If the surveys we received are any indication, Members really enjoyed the presentations and facilitators, and appreciated the chance to attend our event closer to home.

This May, we also rolled out an exciting Prevention of Prediabetes Awareness campaign. Capitalizing on the superb resources available through your LACERS medical carriers, Members and their spouses/domestic partners were invited to take a prediabetes quiz. Those that self-identified as being at risk for developing diabetes were invited to join one of two comprehensive 16-week programs: the Lifestyle Change Program hosted by Solera for Anthem Blue Cross Members and the Healthy Balance hosted by Kaiser Permanente for all other Members. Designed to tackle today’s challenges in gaining and maintaining good health, weekly topics include nutrition, fitness, stress management, and more. Members who join these programs and continue to participate not only acquire valuable lifelong tools but will also earn a $100 reward card and up to 20 Passport to Health points (that’s four chances to win great prizes!).

What sets these two health education programs apart from other LACERS Well-sponsored events is continuity. Learning new behaviors and making them stick is hard. Knowing something is good for you rarely carries enough motivation to actually choose it, be it steamed broccoli over French fries or applying sunscreen regularly. It’s knowledge, plus repetition, and the belief that you can be successful.

To find out more about the Prevention of Prediabetes Awareness campaign and ways to enjoy a happy, healthy retirement, log onto the LACERS Well website at www.lacers.org/lacerswell.
WELLNESS CHAMPION SPOTLIGHT
By Tara Miller

Meet Frankie Gallagher

A few years ago, I chatted with retired Chief Investment Officer for LACERS, Dan Gallagher, because I had heard he was an avid cyclist and hoped to gather more attendees for an upcoming ride. Although he was unable to join us, thankfully his wife, Frankie, did attend. Three years later, I am so thrilled to have Frankie as part of our wellness team of Champions.

Frankie served as a full-time Cardiovascular Clinical Nurse Specialist until 1996. As a certified health fitness instructor/exercise physiologist and personal trainer, Frankie inspires wellness from the heart. She leads a weekly walk in Playa Del Rey because, as she puts it, “Who wouldn’t want to walk along the beach?”

Tara: Other than being a LACERS Well Champion, you do a fair amount of volunteering. For what groups do you currently volunteer?

Frankie: I volunteer in the classroom at the Westside Children’s Center and I make quilts for two organizations: My Stuff Bag Foundation, which benefits foster children, and another group out of Camp Pendleton that serves children whose parents have been deployed. Since I enjoy quilting as a way to relax, this was a perfect fit.

Tara: Do you have a memorable quote that you use for inspiration?

Frankie: “Never say no to adventures. Always say yes, otherwise you’ll lead a very dull life.” Ian Fleming

Tara: Is there something that you are particularly proud of?

Frankie: A few months ago, I had the courage to fly to South America to meet my son. I don’t speak Spanish and had multiple connecting flights. We had no plans, itinerary, or reservations and just ‘flew by the seat of our pants.’ It was definitely out of my comfort zone, but I had the time of my life!

Tara: What was the impact of that experience on you?

Frankie: (It reminded me) to try something new, take chances, move outside (my) comfort zone, and explore the world. It is scary at first, but in the end, you will be SO glad you did!

Tara: Any hopes for your fellow LACERS Members?

Frankie: Take care of your physical body, but don’t forget your emotional, psychological, and intellectual ‘bodies.’

Tara: When we first met, you were riding your bike in Griffith Park. Is that something that you do often?

Frankie: As often as I can. I crave being out in the fresh air and sunshine. It gives me time to clear my mind.

WELLNESS CHAMPION SPOTLIGHT
By Tara Miller

We Want You!

Do you have an interest, hobby or activity that you would like to share with others? If so, volunteering to be a Champion provides you an opportunity to have fun with other retirees and receive more program rewards and incentives. LACERS Well Champions meet regionally twice a year to connect and plan wellness activities for all LACERS Retired Members. As an ambassador, you recognize the importance of staying active, mentally alert, and socially engaged. To apply or to find out more, log on to www.lacers.org/lacerswell and click “Become a LACERS Well Champion,” or call our LACERS Well program manager Tara Miller, at (213) 978-6843.

Champion-led events near you:

Every Friday of the Month 8:30 a.m.
- Playa Del Rey Beach Walk with Champion Frankie Gallagher

Every Thursday of the Month 11 a.m.
- Kaiser Baldwin Hills Crenshaw Medical Facility Walk and Fitness with Champion Avis Ridley-Thomas

1st Friday of the Month 8 a.m.
- El Cariso Park Walk with Champion Irene Galvan

For a complete list of events, visit the LACERS Well website.
Did you know that table sugar was once revered as a commodity more valuable than gold? Today, having lost its favor among health professionals and diabetes sufferers, sugar consumption is touted as the main offender in the obesity epidemic and a major contributor to the risk factors associated with high blood pressure, type 2 diabetes, cardiovascular disease, chronic inflammation, nonalcoholic fatty liver disease, and certain forms of cancer.

How can something that tastes so good be so bad? Couldn’t an equally sweet but less destructive source be found?

“Sugar-substitutes,” our contemporary answer to this dilemma, refers to any sweetener that is used in place of table sugar and currently falls into four categories:

**Artificial Sweeteners:**
Current research indicates that artificial sweeteners are generally safe in limited quantities and are closely regulated by the Food and Drug Administration. They may be sourced from naturally-occurring substances, but are synthesized to be intensely sweet and calorie-free due to their indigestibility. Examples include Sweet’N Low, NutraSweet, and Splenda.

**Sugar Alcohols:**
These naturally-occurring plant-based sweeteners are only partially digested, so they have fewer calories than sugar. Sugar alcohols fall favorably lower on the glycemic index because they absorb slowly, resulting in a more moderate insulin reaction. Examples include sorbitol, mannitol, and glycerol, and are often used in mints, gum, and toothpaste.

**Novel Sweeteners:**
A combination of various types of sweeteners, these often occur naturally in food items like dairy products, plants, and honey, but are highly refined before use. Examples include stevia, tagatose, and trehalose.

**Natural Sweeteners:**
Promoted as healthier alternatives to sugar, examples include agave, fruit juices and nectars, honey, molasses, and maple syrup. Although these provide naturally-occurring sweetness, they are often only slightly more nutritious than sugar and do not reduce a food product’s overall calorie content.

Despite the promise and/or hype of sugar substitutes, most nutrition experts agree that our quest for the perfect amount of sweetness without added guilt or health concerns may be a “fool’s gold” endeavor. Instead, consider putting your sweet tooth on hiatus by using fresh foods, such as fruits, vegetables, and minimally-processed items as the bulk of your diet. Don’t be surprised if real food starts to actually taste really good!
GET APP-Y with these Wellness Apps

Fooducate
Fooducate is a free mobile app available for Apple and Android, as well as online. Its goal is to help you improve your health through eating better.

The app will allow you to:
• Scan a product barcode to see a personalized nutrition grade (A, B, C, or D)
• Learn about a product’s pros and cons
• Choose healthier alternatives
• Track the quality of calories, not just quantity

Happify
How you feel matters. Whether you’re feeling stressed, anxious, depressed, or you’re dealing with constant negative thoughts, the Happify app offers tools and programs to help you take control of your emotional wellbeing through research-backed activities and games. This app is available for Apple and Android devices and offers free and paid versions.

Mint: Budget, Bills, Finance (Intuit)
Looking for one place to manage all your finances? Try Mint! It’s a free money manager and financial tracker app that will help bring together your bank accounts, credit cards, bills, and investments so you know what your finances are. You can even keep track of your credit score. Mint is free and can be accessed on Apple and Android devices.

Try these apps and let us know what you think! Earn one passport point for sharing your thoughts through email at lacers.services@lacers.org.

UNITED HEALTHCARE HOUSECALLS PROGRAM®
HouseCalls is a special program for Members enrolled in UnitedHealthcare. It is designed to help you stay on top of your health by providing an in-home health and wellness visit by an advanced practice clinician. This annual visit is provided at no additional cost to Members and is available even if you regularly see your doctor.

There are many advantages of a HouseCalls visit including:
• 45–60 minutes of one-on-one attention with a clinician
• No travel for the appointment
• No waiting in the doctor’s office
• An extra layer of care — HouseCalls is in addition to the care received from a Primary Care Provider
• A $15 gift card from UnitedHealthcare
• An evaluation of any safety risks in the home
• Coordination of any additional care you may need

Find ways to stay healthy or even improve your health from the comfort of your home by using HouseCalls. Day, evening, and weekend appointments are available and there is no co-pay for the visit.

UnitedHealthcare Members can schedule a HouseCalls visit today by calling (866) 447-7868, TTY 711, 8:00 a.m. to 5:30 p.m. PST, Monday through Friday.