

Love Your Brain

It's never too early to make healthy choices to reduce your chances of cognitive issues such as dementia or Alzheimer's Disease, according to the Alzheimer's Association.

Research groups have identified several lifestyle habits that could help reduce cognitive decline and improve overall health.

STAY ACTIVE

Regular physical activities like walking, gardening or washing the car can raise your heart rate and increase blood flow that stimulates your brain. Although it is not proven that exercise can prevent Alzheimer's or slow its progression, initial studies indicate aerobic exercise improves our cognitive agility. One Alzheimer's Disease Research Center (ADR) study showed that Alzheimer's was 35 to 40 percent lower in those who exercised for at least 15 minutes three or more times a week.

GIVE YOUR BRAIN A WORKOUT

Complete a jigsaw puzzle, crossword or read a book. Do something artistic. Play games that are challenging and make you think strategically. There are countless free websites and apps for games and learning activities.



information and resources

If you or someone you love is dealing with dementia or Alzheimer's here are some helpful resources:

www.alz.org/10Ways

www.mayoclinic.org



KICK THE HABIT

Quitting tobacco now could reduce your risk of developing a cognitive impairment by 80%, not to mention avoiding the many other health issues associated with tobacco use (www.alzheimersorganization.org).

EAT HEALTHY

Research has shown that heart disease and diabetes can increase the risks of Alzheimer's. A balanced diet rich in antioxidants, fruits and vegetables is the first step towards prevention and overall wellness. Vitamins D3 and folate, a B vitamin, have shown to help preserve cognitive function.

Avoid simple carbohydrates such as processed white sugar, bread, and food that contain nitrates like margarine, cured meats, bacon and microwave popcorn. Vitamin deficiencies have also been linked to impaired memory function so be sure to know where your diet may be falling short.

MORE REST AND LESS STRESS

Not getting enough sleep may result in interference in cognitive function. Sleepless nights can be a result of stress and anxiety so it is important for overall wellness to relax and de-stress. Regular physical activity is a great way to reduce stress and encourage healthy sleep patterns.

BE SOCIAL

Pursue social activities that are meaningful to you. Find ways to be part of your community. Join a local group, or share activities with friends and family.

Oral Health Leads to Overall Health

There's More to Oral Hygiene than Whiter Teeth

Many studies have been released that tie oral health to overall health. Much of the information relates to a condition known as periodontal disease, or gum disease.

Gum disease can develop at any age. Bacteria from gum disease has been linked to a higher risk of heart attack and stroke, a greater risk of all cancers, problems for people with diabetes, and tooth loss.

Tissues at the gum line may become tender and prone to bleeding due to bacteria and plaque buildup – a form of periodontal disease known as gingivitis. Caught early, this condition is reversible with better home care and dental cleanings.



People with diabetes should be particularly watchful. They are more prone to infection, and periodontal disease makes it more difficult to stabilize blood glucose levels.

You can help prevent gum disease with these recommendations:

- Brush teeth twice a day
- Floss at least once a day
- Have regular dental cleanings and checkups

Prevention is key to keeping your teeth and gums healthy. We can help! Ask your agent about Reserve National Insurance Company's Dental & Vision policy – affordable coverage to keep

you healthy! Visit our website at www.reserve-national.com/dentalvision for more information.

Make it healthier!

Pumpkin Bread

Replacing sugar, vegetable oil and white flour make this seasonal favorite a little healthier without sacrificing flavor and texture. Enjoy!



- ½ cup melted coconut oil
- ½ cup honey
- 2 eggs
- 1 cup pumpkin purée
- ¼ cup milk of choice or water
- 1½ teaspoons pumpkin spice blend
- 1 teaspoon baking soda
- 1 teaspoon vanilla extract
- ½ teaspoon salt
- 1¾ cups white whole wheat flour
- Cinnamon for sprinkling on top

Preheat oven to 325°F and grease a 9x5-inch loaf pan.

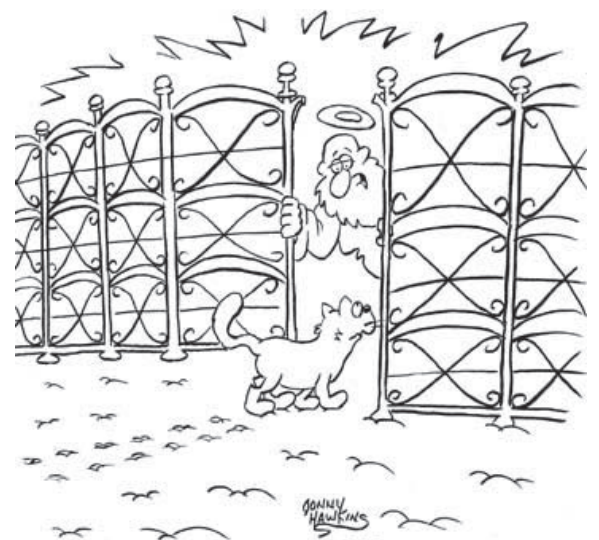
In a large bowl, beat the oil and honey together together with a whisk. Add the eggs and whisk until blended. Add the pumpkin purée, milk, pumpkin spice, baking soda, vanilla and salt, and whisk to blend. Switch to a big spoon and stir in the flour, just until combined. Some lumps are okay!

Pour the batter into your greased loaf pan and sprinkle lightly with cinnamon.

Bake for 1 hour, or until a toothpick inserted into the center comes out clean; let the bread cool in the loaf pan for 10 minutes, then transfer to a wire rack for 20 additional minutes before slicing.



"Let's go over this again... anything that hits the floor is yours, with the following exceptions..."



"Well, which is it... in or out?"



HEALTH FLASH

GMOs: What Are They?

Genetically Modified Organisms (GMOs) are plants and animals whose genetic makeup has been altered through gene splicing and other DNA methods. This is done to fulfill a specific need, whether it is a plant that produces triple the amount fruit, plants that are resistant to insects, or a chicken that has more white meat. The fact is... they are everywhere.

Most Americans wonder if these products are safe and the majority think foods containing GMOs should be labeled. At this point, the United States does not require foods containing GMOs to be labeled whereas other countries around the globe either ban these items or require labeling.

This is a relatively new technology so there is no definitive information regarding the long term effects of GMOs on your health.



For more information about GMOs visit:
www.nongmoproject.org

Leisure Time: Sudoku

				9	3	8		
			2	4		5		
4	9							
	5	8			9		2	
	2		4		5		7	
	7		6			3	9	
							1	3
		9		5	7			
		6	3	8				

Make sure that each 3x3 square region has only one instance of the numbers 1-9. Each number can only occur once in a 3x3 region. Similarly, each number can only appear once in a column or row in the larger grid.

7	1	6	3	8	2	9	5	4
3	4	9	1	5	7	2	8	6
5	8	2	9	6	4	7	1	3
1	7	4	6	2	8	3	9	5
9	2	3	4	1	5	6	7	8
6	5	8	7	3	9	4	2	1
4	9	5	8	7	6	1	3	2
8	3	7	2	4	1	5	6	9
2	6	1	5	9	3	8	4	7

PRIVACY POLICY

We are committed to keeping your personal information safe and secure. We restrict access to nonpublic personal information about you to those employees and agents who need to know that information to provide insurance to you and conduct our business.

We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information.

Information We Gather and Communicate:

In order to conduct our business, we collect and maintain a range of nonpublic personal information about prospective, current and former insureds from the following sources:

- Information we receive from prospective insureds on inquiries about our products, such as name, age, gender, address, telephone number and occupation.
- Information we receive from you on applications or other forms, such as name, age, gender, address, telephone number, social security number and health information.
- Information about your transactions with us, our affiliates or others, such as approval or declination of an application for insurance, insurance coverage, premiums and claims payments and denials.

In order to underwrite applications for insurance and process claims, as permitted by law, we may disclose all of the information that we collect, as described above, to nonaffiliated third parties such as health care providers, reinsurers and family or legal representatives acting on your behalf.

In order to conduct our business and provide prospective, current and former insureds with information on insurance and

related product offerings, as permitted by law we may disclose all of the information that we collect, as described above, to the following affiliates and nonaffiliated third parties:

- Our agents who perform marketing services on our behalf and with whom we have joint marketing agreements prohibiting their disclosure or use of such information other than to carry out our business.
- Companies or organizations that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

In order to conduct our business, as permitted or otherwise required by law, we may also disclose all of the information we collect, as described above, to other affiliates and nonaffiliated third parties.

If you have any questions concerning this notice or our privacy policy, you may contact us at 800.654.9106.

The Health Insurance Portability and Accountability Act ("HIPAA") also addresses privacy of your "protected health information," and requires us to (1) maintain the privacy of your protected health information; (2) provide you with a notice of our legal duties and privacy practices with respect to your protected health information; and (3) follow the terms of the notice we provide you. A copy of our HIPAA Notice of Privacy Practices for Protected Health Information is included with each policy we issue.

You may also obtain a copy of that Notice by calling us at 800.654.9106, by writing to us at 601 East Britton Road, Oklahoma City, OK 73114, or by visiting our website at reservenational.com.



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RESERVE NATIONAL

Health Notes

for a healthier life

Winter 2016

In This Issue:

- Love Your Brain
- Oral Health Leads to Overall Health
- Recipe: Healthier Pumpkin Bread
- Health Flash
– GMOs: What Are They?
- Leisure Time: Sudoku
- Customer Service Center

Customer Service Center

We're Here to Help!

Reserve National Insurance Company's Customer Service Department, based in Oklahoma City, solves problems every day for Reserve National customers across the United States. If you have a question about a claim, premium payment or your policy, please give one of our Customer Service Representatives a call. They'll give you the personal attention you deserve.

Change of Address? New Phone Number? Please let us know!

To better serve you as a policyholder, we must keep your current address *and* phone number in our records. **If you have moved or changed phone numbers recently, please call our Customer Service toll-free line at 800.654.9106.** You may also email us at customerservice@reservenational.com. To ensure that we update your records correctly, please include your policy number(s).

If you change addresses in the future, you will also need to fill out a Change of Address card at your local United States postal facility. Before submitting your Change of Address card, please discuss your planned change with a U.S. Postal Clerk and have them examine your change on your card to make sure it is correct. This will ensure your mail is forwarded to your new address.

Health Notes

for a healthier life

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Monday through Friday

All times are Central Time Zone.

You can also reach us by email:
CustomerService@ReserveNational.com

Please have your policy number in front of you when calling, and/or include it within your email.

**Reserve National
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