

Med-Sense Guaranteed Association JOURNAL

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PARENTING AN ONLINE STUDENT?

5 Reasons to Include Exercise

(BPT) - As the pandemic continues, health experts and physicians are concerned that with home and online schooling replacing in-person curricula - including PE classes - our children may not be getting the physical activity they need to promote their health. And that may be a bigger deal than parents realize.

“Exercise during adolescent years is vital for building strong bones,” states Jennifer Weiss, MD, FAAOS orthopaedic surgeon and spokesperson for the American Academy of Orthopaedic Surgeons (AAOS). “The bone mass gained

during childhood helps determine how healthy bones and the musculoskeletal system will be throughout life.”

Stephanie Morris, CEO of SHAPE America, agrees adding, “Whether participating in remote learning or in-person classes, health and physical education remain essential for students’ physical, mental and social-emotional health. And the more we can encourage kids to be physically active and maintain healthy bones and joints, the better they will be equipped to manage the challenges and stresses that are inevitably being felt in this

COVID-19 era.”

Here are five facts for parents and guardians to understand when it comes to promoting healthy physical activity for your child.

Obesity is projected to rise. It’s already a significant issue, and according to the CDC, children with obesity are more likely to have high blood pressure, high cholesterol impaired glucose tolerance, insulin resistance, type 2 diabetes and breathing problems such as asthma and sleep apnea. What’s more, obesity can have a harmful effect on the entire musculoskeletal system,

creating risk for several orthopaedic conditions. Unfortunately, current models estimate the childhood obesity rate could increase by 2.4% if school closures continue through December.

Activity is crucial to health. Children and youth who are physically active tend to be healthier, have less body fat and lead more active lifestyles as adults. Still, the American Academy of Pediatrics reported in one study that fewer than half of all U.S. children were getting their recommended 60 minutes of daily exercise.

Activity can boost academic performance. A CDC study found multiple links between physical activity and cognitive skills and attitudes, as well as academic performance, achievement and behavior.

Instruction may be available. Parents or guardians are encouraged to check with a child's school to seek direction, since many phys ed teachers are offering online or printed instruction that can help devise at-home fitness programs during the pandemic. Seek out information for social-distance friendly muscle-strengthening movements such as cycling, weight training, yoga or climbing stairs. Alternately, bone-strengthening activities such as running, jumping rope or dancing can offer needed energy breaks that require little formal instruction.

Parents can lead by example. The AAOS recommends guiding kids through stretches and warmup exercises, trying out a variety of games and activities, de-emphasizing winning, using activity as a reward and making the process as enjoyable as possible. For the sake of convenience, the activity could be broken up into 15-minute intervals throughout the day. The whole family could participate as a bonding experience, perhaps by walking the dog, raking leaves or going on a bike ride.

Regardless of whether your child is studying online, attending in-person classes or combining those opportunities, it's important not to forgo the physical activity that will help protect their health during the pandemic. Take steps now to work at least one hour of exercise into the daily schedule. For more information about the role a balanced active lifestyle plays on pediatric and adolescent bone health, visit OrthoInfo.org, a patient education website for bone and joint health information.



gymamerica

GymAmerica is the all-in-one interactive toolkit for the personalized diet and exercise program made to fit just one person: you. It features Genesant's state-of-the-art nutritionist and personal trainer software, honored by Forbes magazine with its "Best of the Web" award.

What is included in this benefit?

- Exclusive GymAmerica Workout Programs
- iPhone App for Real-Time Tracking
- Exclusive GymAmerica Diet Plans
- Build Your Own Workouts & Diets
- Comprehensive Workout Tracker
- Diet Tracker with Nutrition Scorecard
- Weight Tracker & Other Calculators
- Plus more!

Log in at www.medsensemembers.com for more information and details on how you can take advantage of this membership benefit!

FINANCIAL EXPERT REVEALS TOP GROCERY STORE SAVINGS TIPS



Now more than ever, parents are struggling to provide for their families during these uncertain and challenging times. A recent survey conducted by the Brookings Institution finds 1 in 5 young children in the U.S. are not getting enough food during this pandemic, and food insecurity is rising at an unprecedented rate.

Fortunately, financial expert and author Tonya Rapley has a few savvy tips to help families tweak their grocery-store routine to reduce spending:

Cut out convenience costs

When shopping for foods such as meat, fruits and vegetables, you pay a premium for pre-cut and specialty items. Although it can seem tempting to grab pre-cut ingredients like chicken breasts to incorporate into family meals, purchasing the whole chicken can offer multiple meal opportunities while reducing costs. Same goes for produce, such as chopped fruit, trimmed veggies and prepacked foods like salads and sandwiches. You'll save a lot and likely get more food by doing the prep work at home.

Try a flexitarian diet

Meat is often the most expensive item in a family's shopping cart. By experimenting with a flexitarian diet, you can cut down on grocery spending and

instill healthy eating habits in children. By making a meatless meal a couple of times a week, parents can introduce a variety of foods and ingredients to their kids that will expand their taste preferences. You can start simple by skipping meatballs on spaghetti night or using beans instead of meat on taco Tuesday. Then get kids involved in trying new recipes together and expand your meatless dish collection.

Keep your head up, then down when scanning shelves

The most popularly marketed foods are stored at eye level and typically have higher prices than less-known name brands or store-brand alternatives. Your best bet is to look at the higher and lower shelves, as that's where the most cost-effective products are located. A little effort to look beyond



eye level will reward you with a lower grocery bill.

Choose store-brand infant formula

For parents with infants at home, switching to store-brand infant formula can cut costs by up to 50%, resulting in \$900 in annual savings. Store-brand infant formulas offer the same complete nutrition and meet the same FDA standards as big-name brands, making them a safe, smart choice for families. Faced with financial stress, some parents may be tempted to make homemade formula or add extra water to stretch formula to save money. These actions can have a harmful effect on baby, so keep an eye out for a store-brand alternative at the grocery store instead to ensure your infant is obtaining the essential nutrients he or she needs to grow and stay healthy. Learn more at www.storebrandformula.com.

Use coupons and shop the sales

When you enter a store, pick up the weekly flyer if one is available and flip through the coupons and sales. This can help you save money on the items on your list. As you shop, watch for shelf advertisements for sales or bargains like buy one get one free (BOGO). Keep in mind, grocery stores often advertise savings based on multiple purchases. For example, save \$3 on two. Unless it specifically states you must buy two to earn the savings, you can still save money when you just buy one item.

Smart grocery shopping can help you save during the pandemic and at any time. Your family will get the food they enjoy, and you get to stay on budget, perhaps with a little extra to put into savings.

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Rental Car Discounts



Taking that road trip?

**Discounts with Avis Car Rental and Budget Rent a Car
are now available to MSGA members!**

Log in at www.medsensemembersonline.com today
for complete program details.

Discounts apply to weekly, daily, promotional and
holiday rates, as well as some weekend rates.

Save money on the car you're renting and take that extra vacation
day! No one (not even your wallet now) is stopping you!

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Med-Sense Guaranteed Association will be held at 16476 Wild Horse Creek Road, Chesterfield, Missouri 63017*, on Friday, November 20, 2020 at 12:00 p.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

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

PROXY

Med-Sense Guaranteed Association

November 20, 2020 Annual Meeting of Members

THIS PROXY IS SOLICITED ON BEHALF OF

MED-SENSE GUARANTEED ASSOCIATION

The undersigned member of the Med-Sense Guaranteed Association does hereby constitute and appoint the President of Med-Sense Guaranteed 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 Med-Sense Guaranteed 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: Don Breckenridge, Bart Bouchein, and John Clark.
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: _____, 2020.

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
October 20, 2020
Date

*Due to concerns regarding the COVID-19 pandemic, this meeting may be held telephonically.

Gifts & Scholarships



What types of scholarships and gifts does MSGA provide?

The value of higher education has never been more significant than it is now. Unfortunately, the cost of higher education has continued to increase year over year, making it difficult for families to afford. We understand and we're here to help. At MSGA, we strive to lessen the financial burden for students and their families by offering educational scholarships to individual members and gifts to nursing schools.

As we continue our commitment to improving member's lives, we continuously look for opportunities to support educational institutions in health, wellness and nursing. Each year, when given the opportunity to further help the community outside of our scholarship program, we provide financial gifts to select charities and nursing schools.

Below is information on our Nursing School Gift Program and the MSGA Scholarship Program.

Nursing School Gift Program

Again in 2020, MSGA, as part of its mission, has awarded gifts in the amount of \$25,000 each to St. Johns School of Nursing, the College of Saint Mary College of Nursing and St. Louis University School of Nursing. Since 2015, MSGA has awarded \$450,000 to nursing schools. These gifts have enabled the chosen nursing schools to provide scholarships to a number of their own nursing students who might otherwise not have been able to complete their studies due to financial constraints.

St. John's School of Nursing is located in Springfield, Illinois and offers upper division bachelor nursing degree programs to those who have already completed their liberal arts and science courses at other institutions. The St. John's School of Nursing is associated with the Hospital Sisters of St. Francis and offers students hands on experience to accompany their nursing program.

The College of St. Mary, located in Omaha, Nebraska, is a Catholic women's university which has an outstanding nursing program. The College of St. Mary strives to establish a future workforce of compassionate, quality nurses.

Working with St. Louis University, the MSGA Nursing Scholarship Fund was established. The Go Further Scholarship initiative via St. Louis University has a matching program that doubled the impact of the MSGA gifts. Scholarships are awarded to those nursing students who show financial need and academic success.

MSGA Scholarship Program

In addition to the Nursing School Gifting Program, MSGA provided \$5,000 college scholarships to 28 students in the fall of 2020. The MSGA scholarships are available to students in any field. Applications and referral letters were reviewed by our selection committee. The committee looked at community involvement, work history, and overall GPA. In addition, applicants must have demonstrated how the funds would be used to help their academic success.

We are proud to recognize the students who were awarded MSGA Scholarships for the 2020-2021 school year:

- Seriah Barnes - Xavier University
- Kehinde Olatunji - Huston Baptist University
- Lexi Beets - Tarleton State University
- Paulina Ramirez - East Tennessee State University
- Esther Aludogbu - South Carolina State University
- Wade Fletcher - Indiana University Bloomington
- John-Beloved Osho - Texas A&M University
- Paris Hickman - The University of Virginia's College at Wise
- Layne McCalmont - Baylor University
- Sarah Klenke - Miami University
- Brooke Covert - Rose-Hulman Institute of Technology
- Maya Fernstrom - Pennsylvania State University
- Aylin Acosta - University of Indianapolis
- Oloruntoba Ogundayomi - Texas Southern University
- Carlos Patterson - University of Houston
- Trulei Versatile - University of Texas at San Antonio
- Jacinta Obuseri - Chamberlain College of Nursing Pearland, TX
- Beatrice Dibashi - University of Alabama
- Jodi Evans - Stephen F. Austin State University
- Itallee Hickman - Western Governors University
- Anulika Emelife - Prairie View A&M University College of Nursing
- Aderonke Olatunji - Texas Southern University
- Britnee Marshall - University of Mary Washington
- Saily Marudwar - Roosevelt University
- Adrana Oniovosa - University of Texas at Austin
- Bekka Broyles - Muhlenberg College
- Terrie Fields - Prairie View A&M University
- Gladys Chefact - Prairie View A&M University

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

**Membership Services Office
Med-Sense Guaranteed Association
16476 Wild Horse Creek 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 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.

