

Identity Management Services

Every day drivers face risks associated with driving for a living. And with recent headlines regarding the dramatic effects of identity theft on truckers, the risks of being an identity theft victim might be even greater than what is in front of them on the road. As the fastest growing crime in America, there is nothing more timely than providing your drivers ---both independent contractor and w-2 drivers-- with information on how they can protect themselves from becoming a victim of identity theft.

Drivers are at an increased risk for an identity theft.

- **Travel:** Being on the road puts the trucker at risk. Every day truckers lose their personal documents or have them stolen. Consider a real scenario where one trucker lost his job, wife and livelihood when his CDL was suspended due to four DUI's he didn't commit. His CDL and medical card had been stolen at a truck stop when he applied for a job with a fake trucking operation.
- **Internet/mail scams:** Truckers are a target for identity thieves looking to capture personal and financial data. One scam has truckers receiving fraudulent letters, supposedly from the DOT asking the trucker to provide bank account information on an "Authorization to Release" form.
- **Medical Identity Theft:** The fastest growing crime in America hits truckers hard. Drivers may only realize they have been a victim of identity theft when they receive a collections call for a medical visit they never had, are denied coverage due to benefits being exhausted or a physician asks them questions that have nothing to do with their personal medical history.

Restoring one's identity is a daunting task. Without the right resources, the victim may lose more than his job--all aspects of his/her life maybe at risk.

Access to Identity Management Services as part of membership

This service offers assistance to those individuals who have had their personal information fraudulently used by identity thieves. Experienced fraud resolution specialists can resolve financial identity theft, criminal identity theft, and medical identity theft. Members who are victimized by identity fraud will interact with one fraud specialist who knows the details of the case and who manages your the case from beginning through final resolution.

Peerless Resolution

This service provides unlimited access to one-on-one managed resolution by an experienced fraud resolution specialist for members and his/her family who believe they are victims of any form of identity related fraud. A suite of services is offered starting with Fraud Resolution to provide a truly integrated identity management solution to your members. Services include:

- **Fraud Resolution** - Full identity theft resolution for members and immediate family members
 - Triple bureau credit report for the identity theft victim
 - Triple bureau credit monitoring (12 months) for the victim
- **Integrated Identity Management Solutions** - Life Stage Services to compliment full resolution
- **Catastrophe Personal Document Replacement Assistance** - An advocate will replace sensitive personal identity documents, financial records, legal documents and other critical records following a disaster while the victim focuses on rebuilding their homes and lives.
- **Relocation of Residence** - An advocate can provide guidance on change-of-address notifications, mail forwarding or bundling, guidance on securing sensitive

Continued on page 2

information during the move, replacement of lost documents, and an Identity Wellness Checkup after the move.

- **Identity Travel Response** – An advocate will work with governmental agencies to help the traveler get lost documents reissued on an expedited basis, work with airlines and hotels to replace lost tickets, interact with local law enforcement, and assist in getting credit cards protected and replaced or receiving emergency cash from home without identity documents.
- **Surviving Spouse Response** – An advocate will assist the surviving spouse in reviewing the deceased's credit and financial files, looking for benefits associated with credit cards, making the appropriate notifications to appropriate institutions, assisting with obtaining important documents such as military records, birth certificates, marriage records and death certificates, and resolving any fraud issues uncovered.
- **Infant and Minor Identity Risk Mitigation** – An advocate works to review your child's information, resolve any

instances of fraud, and suppress your child's credit files, when available, until the age of majority.

- **Deployed Military Personnel Identity Risk Mitigation** – An advocate can work with family members to review credit and personal information, add a protective Active Duty Military Alert on credit files, and remove names from pre-approved credit offers and personalized marketing for two years.
- **Marriage and Divorce Identity Risk Mitigation** – An advocate can provide tips on securing credit and financial information while planning a ceremony, assistance with marriage license requirements, documentation for name-change requirements, considerations for life partners, and an Identity Wellness Checkup before marriage or after a divorce.
- **Medical Identity Theft Assistance** – An advocate can work to resolve instances of medical insurance fraud, malicious medical information, denial of benefits due to fraud, and harassment from collection agencies due to medical identity fraud.



Simple Tips for Saving Cash

We all want to save money, don't we? But that doesn't mean you have to take a vow of poverty and devote yourself to a diet of rice and water. Here are some simple tips for spending less money every day:

- **Use the library.** Stay away from bookshops and music/video purchases. You can get almost anything you want in the way of entertainment from your local library, for free.
- **Delay your purchases.** Don't give into impulse buying. Before putting anything into your shopping cart at the grocery store, wait 10 seconds and consider whether you really need it. For larger purchases, wait one or two days. For major items, such as appliances or carpeting, wait 30 days to be sure a purchase is really necessary. (Of course, if the fridge is shot, waive the 30 days; just be sure to get the best value.)
- **Cut out meat.** You can get needed protein in your diet from other, less expensive foods. You don't have to become a vegan, but limiting meat to once or twice a week will cut your grocery bill.
- **Use energy efficiently.** Any appliance that contains a clock – video recorders, microwaves, etc. – uses electricity even when the device is turned off. Unplug unused appliances, or hook them up to a smart power strip that doesn't draw electricity when the device isn't working. Wash your clothes in cold water to save up to 50 percent of the energy you'd use washing them in hot water.



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.

"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.

"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 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.

"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," Volkow says.

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 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."

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.

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Going Gluten Free?

Necessary for Some, Optional for Others

With the growing popularity of gluten-free products at your local grocery store, you may have wondered if you should avoid eating gluten. Sidestepping gluten can be a lifestyle choice for many. But for those with a condition known as celiac disease, it's a medical necessity.

Gluten is a protein found in wheat, barley, rye, and sometimes oats—ingredients often used in breads, pastas, and desserts. Some people get gas, diarrhea, or bloating after eating gluten. These symptoms could be caused by intolerance to the protein or a wheat allergy, but celiac disease is different.

When a person with celiac disease eats or drinks anything with gluten, the body's immune system attacks the inside of the small intestine. The damage from this attack keeps the body from absorbing needed nutrients. If left untreated, celiac disease can lead to malnutrition, depression, anxiety, anemia, or weakened bones. It can also delay children's growth.

Celiac disease can be hard to spot, because its symptoms can be similar to other disorders. The condition affects about 1% of people worldwide; nearly 80% of them haven't been diagnosed, says Dr. Alessio Fasano, a celiac disease specialist at Massachusetts General Hospital. "Celiac disease is a clinical chameleon. This creates tremendous confusion and challenging situations for both health care professionals and people who are trying to understand what's wrong with them," Fasano says.

Your doctor can use a blood test to look for signs of celiac disease. Before the test, continue eating foods with gluten. Otherwise, the results may be negative for celiac disease even if you have it. Eating a regular diet can also help your doctor determine if you have a form of gluten sensitivity that is not celiac disease. Gluten sensitivity is something you may grow out of over time, Fasano explains, whereas celiac disease is a lifelong condition.

If your tests and symptoms suggest celiac disease, your doctor may confirm the diagnosis by removing a small piece of your intestine to inspect it for damage.

Genetic tests may be used to detect the genes that turn on the body's immune response to gluten. Such tests can help rule out celiac disease, but they can't be used for diagnoses; many people who have the genes never develop celiac disease.

Fasano's team is studying why some people with these genes don't have symptoms. The NIH-funded researchers will follow infants who are at increased risk because a



family member has celiac disease. The team hopes its findings will help doctors predict who will get celiac disease and learn how to prevent it.

People with one autoimmune disease are at increased risk for other autoimmune diseases. Because celiac disease and type 1 diabetes share risk genes, a large international study is following newborns at risk for both conditions to identify environmental factors that may trigger or protect from these diseases.

Going on a strict 100% gluten-free diet for life remains the only treatment for now. "We can't take the genes out, so we remove the environmental trigger," Fasano says.

Gluten is sometimes found in unexpected sources—such as medications, vitamins, or lip balms—so check ingredient lists carefully. The U.S. Food and Drug Administration has strict regulations for the use of "gluten-free" labels. Talking with a dietitian can also be helpful for learning about your food options.

If you suspect you may have celiac disease, talk with your doctor. Waiting too long for a diagnosis might lead to serious problems.

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