

**Yes! Please Send Me My
FREE Personalized
Lease Rewards® Card
and/or a Vitamin Catalog**

Please fill out the following information
to receive your FREE card and/or catalog:

Customer's Name:

Name to be Printed on Card:

(Place Address Label Here) or Print Address:

Account Telephone Number:

()

I would like to receive a *Lease Rewards*® card
for big savings on prescription drugs and vision
and hearing care.

Yes No

I would like to receive a Vitamin Catalog with
big savings on vitamins, nutritional supplements
and personal care items.

Yes No

Please cut out this section along the dotted line
and place in the return envelope with your bill.

You will receive your *Lease
Rewards*® Program Welcome
Kit within 10 business
days. Please allow up to
four weeks for the Vitamin
Catalog which will arrive in a
large white envelope.



LEASE
News & Views
Fall 2016

**TAKING CARE
of Our Mental Health**



**Look for Your
Free 2017
Calendar
Inside!**

QLT-130858



Staying in Touch
with Kathy Sullivan

Welcome to another issue of *Lease News & Views*. It's hard to believe that the year is moving along as quickly as it is. And yet, if we look at the calendar, we see that summer is now but a memory and we're into fall and gearing up for the winter seasonal holidays.

In this issue we take a look at the importance of good mental health. Everyone always talks about how important it is to stay fit and physically healthy. The truth is, it is just as important to take good care of your mental health as well. We'll give you some tips and ideas for how to do just that. Don't be surprised if some of the advice is the same for taking care of your body. Exercise, eating a healthy diet and getting enough sleep are important for both your physical health as well as your mental health. There have been studies showing that keeping the mind active helps keep us alert. That's why crossword puzzles and word searches are so popular. Look inside and you'll find a crossword puzzle to help keep your mind agile.

Because you are a valued QLT customer, we also offer you the opportunity to take advantage of our popular and FREE *Lease Rewards*® card. It's available to you just for being a valued customer and with it, you can save on Prescription Drugs and Vitamins as well as Vision Care and Hearing Care. Getting started is just a phone call away at **1 (888) 831-4311** or by signing up with the attached form in this issue of *Lease News & Views*. Get your free card today and start saving!

As a small token of appreciation for your patronage, we have enclosed a 2017 calendar for your convenience. We hope that you will use it and think of us when you do. Have a wonderful 2017!

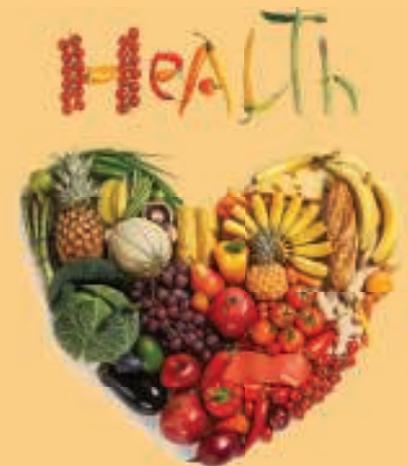
Sincerely,

Kathy Sullivan, CEO
QLT CLS

Drop us a line with any questions or comments. We would love to hear from you!

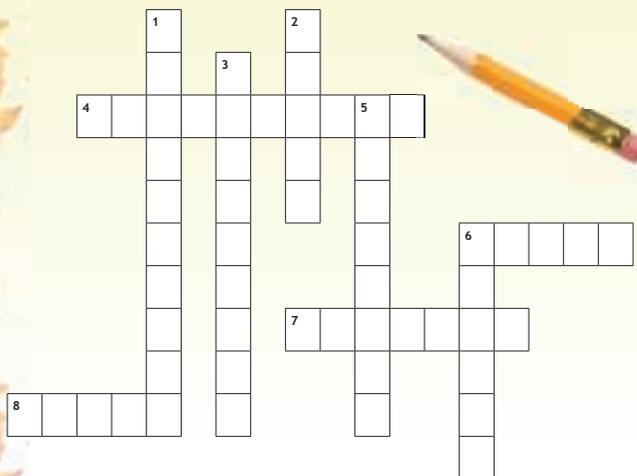
Laurie Bahnatka
QLT Consumer Lease Services
3 Wing Drive, Suite 100
Cedar Knolls, NJ 07927

Or, if you prefer, you may email Laurie at info@qltcls.com.





Crossword Puzzle How to Keep Your Mind Sharp



ACROSS

- Don't smoke these. They're bad for you.
- Try to get a good eight hours of this each night.
- Surround yourself with these to ensure you're not alone.
- There are many different ones you can join depending on your interests, i.e., book or gardening.

DOWN

- It's important to eat these to stay healthy.
- Drink plenty of this to stay hydrated.
- This puzzle has been said to keep the mind nimble.
- Be sure to do this activity 3-5 times a week either at the gym or at home.
- This numbers puzzle can keep the mind sharp.

Across: 4) Cigarettes; 6) Sleep; 7) Friends; 8) Clubs; Down: 1) Vegetables; 2) Water; 3) Crossword; 5) Exercise; 6) Sudoku

Mental Health Is Just as Important as Physical Health

We live in an age when people are very focused on staying in good physical shape. They exercise and watch what they eat in order to remain in good physical health. What many people don't realize is that it is equally important to maintain good mental health as well. People who are in good mental health are able to live happy, productive lives. They are also better equipped to function every day. When a person enjoys good mental health, he or she has a positive outlook on life, has healthy relationships, surrounds him or herself with supportive people and has the tools necessary to handle the curves life may throw at them.

If you currently exercise and eat a healthy diet, you're well on your way to good mental health. If you aren't, this would be a good time to get started. But before you make any changes to your diet or exercise regimen, speak with your healthcare professional. Below please find some other tips for maintaining and improving your mental health.

Get Enough Sleep

Getting enough sleep is important for both your physical and mental well-being. If you have trouble sleeping at night, try some of these tips and see if they help.

- Go to bed each night at the same time and wake up each morning at the same time.
- Create a bedtime ritual where you do the same things each night. Your body will recognize



- the signs that it's almost time to sleep.
- Try taking a warm bath or shower before going to bed.
- Avoid caffeine.

Surround Yourself with Positive People

It's important to have positive people in your life. By spending time with them, whether on the phone or in person, your spirits will be lifted. Work at creating these relationships. If you don't have supportive people in your current network of friends, expand your network. Join a club (book, gardening, fishing) for people with similar interests to yours. You'll be with like-minded people and you might even make some new friends. At the very least you'll be stimulating your mind which is a very good thing.



Get Involved

If joining a club isn't your thing, how about donating your time? Many organizations are looking for volunteers (i.e., reading with kids in school, community garden, Meals on Wheels, etc.). Not only will you be giving back to the community, you'll feel good about yourself and you might even meet some new people to add to your network of positive people in your life.

Be Good to Yourself

It might sound hokey but you really do need to take time each day to be good to yourself. It doesn't have to be a long time, but set aside time every day that you can call "Me Time." Use the time to do something that will make you happy. Call a friend, take a nap, take a walk, meditate, do a crossword puzzle or weed your garden. Just be sure you do something you enjoy.

By taking care of your mental health you'll be building a strong foundation for a happier and healthier you.

Sources: <http://www.helpguide.org/articles/emotional-health/improving-emotional-health.htm>; <http://www.womenshealth.gov/mental-health/good-health/>; <https://www.uhs.umich.edu/tenthings>

Keep Your Mind and Body Healthy with the FREE Lease Rewards® Card!

As your partner in good health, we'd like to offer you our FREE Lease Rewards® card just for being a valued customer. The Lease Rewards® card is accepted at large and small retailers across the country, including many right in your own neighborhood. With this card, you will get discounts on such things as Vision Care, Hearing Care, Vitamins and Prescription Drugs that can save you a lot!! This valuable program is just our way of letting you know how much we appreciate your business and how much we care about your health.

Pharmacies:

Walgreens CVS Target
Plus More

Save 20% to 60%

Vision Care Centers:

PEARLE VISION JCPenney Sears
Plus More

Save 10% to 60%

Hearing:

Hear USA Participating Providers. Call for locations closest to you.

Save 17% to 40%

Vitamins, Supplements & Personal Care Items:

Available via mail order. Request your catalog using the form on the reverse side.

Save 25% to 50%

Request Your FREE card today!

THREE EASY ways to get the card:

- CALL TOLL-FREE 1 (888) 831-4311 Monday - Friday, 8 am - 8 pm ET
- Visit our web site at www.qtlcls.com and click on the Lease Rewards® link on the left side bar
- Or simply fill out the request form on the reverse side of this page and mail it in with your bill payment



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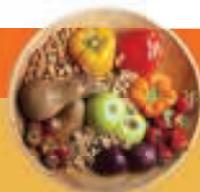
The Effects Food Can Have on Your Mental Health

Foods Bad for Your Mood

- Alcohol
- Caffeine
- Trans fats or foods with partially hydrogenated oil
- Sugared snacks
- Fried food

Foods Good for Your Mood

- Avocados
- Fresh Fruit
- Nuts
- Fatty fish rich in Omega 3s
- Leafy greens



*Some products (party line, hardwired, one-button telephones and ancillary products) may require special arrangements for replacement, repair or relocation. Arrangements can be made by calling our Lease Customer Helpline. *A model change may result in a rate change.